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TWENTY-FIRST BIENNIAL REPORT
of the
DIVISION OF FINANCE
of the
DEPARTMENT OF ECONOMIC DEVELOPMENT
STATE OF MISSOURI
COVERING PERIOD
JULY 1, 1986 to JUNE 30, 1988

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DIVISION OF FINANCE

BANKS AND TRUST COMPANIES

The first banking corporations in Missouri received their charters by special acts of the territorial legislature and, after 1820, by acts of the Missouri General Assembly permitting the incorporation of particular banks. During the pre-Civil War period, the state's financial needs were also served by a number of incorporated private banks which lacked the legal authority then possessed by state chartered banks - that of issuing bank notes which circulated as currency. Private or unincorporated banks continued to operate in Missouri as late as the 1920's and a number of today's banking corporations began operations as private banks.

In 1857, the General Assembly enacted a statute creating state administrative offices for the supervision of state chartered banks. The Banking Commissioner and Assistant Banking Commissioner were given four-year terms and were appointed by the Governor. The Commissioner and Assistant Commissioner had custody of the plates and dies used for the printing of each bank's notes and one of the two state officials was required to countersign each bank note issued. Periodic bank examinations were required by the act. The first person to serve as Banking Commissioner was Claiborne F. Jackson. He was elected Governor in 1860, urged Missouri to secede from the Union and was replaced by an anti-secessionist Governor during the 1861 state convention at which Missouri decided to remain in the Union.

In 1863, an act with the stated purpose of creating a national currency and which permitted state banks to become national banks was passed by the United States Congress. While a national currency was undoubtedly needed, the main underlying purpose of the act was to better finance the Union's Civil War effort. National banks were permitted to issue bank notes up to an amount equal to ninety percent of the market value of U.S. Government bonds deposited with the U.S. Treasury. Thus, national banks were forced to buy bonds to finance the staggering cost of the Civil War. In 1865, Congress imposed a ten percent tax upon the payment after July 1, 1866, of any bank note other than national bank notes. As a result of this statute, most of the bank note issuing state chartered Missouri banks became national banks and in 1866, the posts of Banking Commissioner and Assistant Banking Commissioner were eliminated.

Missouri's first general incorporation act for banks was adopted in 1877. No prior submission to or approval by any organ of the state was required by the act. The first comprehensive trust company statute was adopted in 1885. In 1895, an act was passed requiring annual bank examinations and the Secretary of State was given administrative powers to enforce compliance with the banking statutes.

In 1907, the General Assembly revised the banking statutes and created the State Banking Department headed by the Bank Commissioner. This action took effect in 1909.

In 1921, the State Banking Department became the Department of Finance and the title "Commissioner of Finance" was created. The 1945 Constitution, which took effect July 1, 1946, changed the name of the Department of Finance to the Division

of Finance and placed it under the jurisdiction of the Department of Business and Administration. The State Banking Board was created in 1955 to handle appeals from certain decisions and orders of the Commissioner of Finance.

Under the Reorganization Act of 1974, the Department of Business and Administration was abolished and the Division of Finance was transferred to the new Department of Consumer Affairs, Regulation and Licensing which, by Constitutional amendment adopted on August 7, 1984, was renamed the Department of Economic Development. The director of the Division of Finance, by tradition referred to as the Commissioner of Finance, is nominated by the Director of the Department of Economic Development and appointed by the Governor with the advice and consent of the Senate.

The Division of Finance is self-supporting through statutory assessments and fees based on the total assets of the institutions under its supervision. Each banking institution is required to publish a statement of condition at least twice annually and to comply with other written orders of the Director of Finance.

Missouri has been referred to as a unit bank state because for years it has had a strong anti-branching law. However, the law has been modified in several important ways since 1959. At present there are several exceptions to the general rule against branches: (1) A bank located in a first class county or in the City of St. Louis may establish four facilities (branches) anywhere in such county or city but one of the four may be established in an adjoining or next adjoining first class county; (2) a bank located elsewhere may establish any number of facilities (A) in its own city or unincorporated community, (B) in any community without banking services within five miles of the main banking house, and (C) in any community without banking services in the same county; (3) any bank may establish ATMs anywhere in the state; (4) any bank which purchases the assets and assumes the liabilities of a closed bank may establish facilities at the location of the closed bank's offices regardless of location; (5) merged banks possess all facility rights possessed by the merging banks if the merging banks were in existence for more than one year and located in the same or adjoining counties or the merger is undertaken to avoid a bank failure and no acceptable merger is available in the county; (6) multi-bank holding companies and regional reciprocal interstate banking are permitted.

CONSUMER CREDIT

The Division of Finance is also charged with the responsibility of executing laws relating to consumer transactions under several statutes.

Chapter 367 requires licensing of consumer credit lenders, more commonly known as small loan companies. The supervision involves periodic examination for the purpose of assuring compliance with various consumer laws concerning maximum interest rates, credit related insurance, disclosures and refunding. The Division collects and consolidates reports of these companies' financial activities; a consolidation of these reports is summarized on the closing pages of this volume.

Chapter 365 is the Motor Vehicle Time Sales Act, a comprehensive licensing, disclosure, and rate law regulating time sales of motor vehicles. The supervision includes periodic examination to assure compliance with various consumer provisions.

Chapter 364, the Missouri Financing Institution Licensing Act, regulates persons and entities engaged in the business of purchasing retail time contracts on merchandise other than motor vehicles. The supervision includes periodic examination for the purpose of assuring compliance with various consumer provisions especially those found in the substantive law relative to Chapter 364, the Retail Credit Sales Act (Sections 408.250 through 408.370).

The Missouri Second Mortgage Loan Act, Sections 408.231 through 408.237, treats loans secured by junior liens on residential real estate. The Division of Finance examines these operations for compliance with all of the consumer provisions.

The Missouri Premium Finance Law, found within Chapter 364, is a comprehensive licensing, disclosure, and rate bill for institutions which finance insurance premiums. The Division of Finance maintains supervisory authority over licensees under this act to assure compliance with provisions designed to protect the consumer.

The Money Order Licensing Law, found in Chapter 361, provides for the licensing of companies which issue money orders. The purpose of the law is to assure that money orders issued in the State of Missouri are paid according to their terms. The Division licenses companies to engage in such business upon filing an application, certified audit, and a bond to assure performance.

The Missouri Anti-Redlining Law, Sections 408.570 through 408.600, prohibits discrimination in making of loans secured by residential real estate because of location of a specific property or race, age, sex, marital status, religion, or national origin of the borrower. The Division enforces the anti-redlining laws relative to all state chartered banks and licensed financial institutions plus mortgage bankers. All such institutions are obliged to file reports periodically and those institutions located within cities or counties with populations exceeding 250,000 persons are subject to examination by the Division as well.

MISSOURI BANKING — 1985 TO 1988

BANK AND TRUST EXAMINATIONS

During the year ending December 31, 1987, and for the first time since 1982, all Missouri banks and trust companies received annual examinations for safety and soundness.

The Division of Finance is required by statute to perform annual examinations of all state chartered banks and trust companies. Prior to 1983, that requirement was met only with considerable assistance from the Federal Deposit Insurance Corporation. Late in that year, their participation in state bank examinations began to decline, and in 1984 the FDIC withdrew from their shared examination agreement with the State of Missouri. This came at a time when the number of problem banks was increasing rapidly as a result of a depressed agricultural economy. In response to this situation, 28 examiners were added to the Bank Examination Unit between Fiscal Year 1985 and Fiscal Year 1987 — a 47 percent increase. However, these employees require approximately three years of formal and on-the-job training before they are qualified to be in charge of bank examinations. As a result, 117 banks were not examined in 1984 and 116 were unexamined during 1985. That number dropped to 68 in 1986 and to zero in 1987. The success of this program reflects smaller successes in a number of areas. However, two were essential: the Bank Examiner Training Program and the development of automated examination and bank monitoring systems.

LEGISLATION

The two Biennials just ended saw the passage of numerous bills which affect financial institutions.

In 1985, SB 183, HB 358/440 and HB 856 passed permitting extension fees, raising the small loan and retail credit card rates and increasing fees on second mortgage loans, respectively. SB 52 authorized electronic funds transfer and allowed banks to invest in real estate development corporations. HB 408, filed at the request of the Division of Finance, modernized and broadened the authority of the Commissioner, giving him the power to take action against bank officers and directors.

In 1986, SB 667, which repealed the Missouri co-signer's notice requirement and increased points on second mortgage loans and HB 1207, which authorized additional sales of credit property insurance and modified the Rule of 78's, were enacted. SB 648 expanded banking facility opportunities in first class counties. HB 1195, filed at the Division's request, refocused the facility laws by making it possible for any bank statewide to acquire a failed bank to restore banking services. This bill also provided for holding company examinations, required expedited availability of bank deposits, limited overdraft charges, and revised the Division's assessment

procedures to foster parity. Funds for the operation of the Division of Finance are derived entirely from the financial institutions it regulates. Each fiscal year, the approved appropriation plus employee fringe benefits and an additional 15% is billed to all state chartered banks and trust companies, based on asset size. Under HB 1195, the Division's budget is assessed on the basis of a weighted formula which takes into consideration the relative cost of examining banks of various sizes. Prior to this change, the assessment was allocated pro-rata based on each bank's total assets. SB 442 authorized regional, reciprocal interstate banking with the Commissioner being required to decide the issues of reciprocity and solvency.

In 1987 at the request of the Division of Finance, a "housekeeping" bill, HB 426, was filed. This bill changed Section 362.107.8 to permit a bank to enter a community in order to restore banking services lost when a bank closed. In addition, HB 426 permits the Division of Finance to consider capital notes as bank capital under certain circumstances. HB 694 makes it clear that savings and loans and credit unions could receive public funds. SB 197 prohibited a bank holding company located in an adjoining state from acquiring a non-bank bank which had been established in Missouri; further, the bill provided that should such non-bank banks be authorized by Congress, the Division of Finance could regulate them.

In 1988, the Division of Finance requested the filing of SB 426 which outlawed the Rule of 78's on any consumer credit transaction with an initial term of more than 61 months. HB 1204 is another "housekeeping" bill filed at the Commissioner's request. This bill eliminated questions concerning appropriate trustees for securities by making it clear that affiliated banks could serve as such trustees, it prohibited employees of the Division of Finance owning holding company stock, removed an outdated provision which forbade revealing when a call report would be requested, permitted holding company stock to serve as directors' qualifying shares, and liberalized the mandatory loan review statute. SB 768 expanded the maximum holding company size to 13 percent of the deposits in all depository institutions in the state. HB 1092 authorized a trust company in another state, if owned by a Missouri bank or bank holding company, to establish a trust office in Missouri. SB 773 replaced the recordkeeping law for banks with a requirement that the Commissioner issue a regulation prescribing the standards for record retention. HB 1355 provided a "safe harbor" against punitive damages for any financial institution operating under the Small Loan Act or Second Deed of Trust Act which relied upon a written interpretation by the Commissioner of Finance.

The 1986-1988 Biennial also saw changes in the Division's regulations.

4 CSR 140-2.040 made it clear that allowances for possible loan losses could be considered capital for purposes of legal loan limit expansion. 4 CSR 140-2.130 implemented greatly expanded securities activities for banks. 4 CSR 140-6.056, .057, .058, .059, and .063, by virtue of the "wild card" powers of the Commissioner, authorized tax preparation services, check guarantee services, collection agencies, credit bureaus, and investments in federal agricultural mortgage corporations by state chartered banks. 4 CSR-140-2.135 set standards for voluntarily closing bank facilities.

INTERSTATE BANKING

Missouri's interstate banking law took effect August 13, 1986. It is a regional, reciprocal law with no national "trigger" as is found in some such laws. The Missouri statute establishes a region consisting of the eight states which adjoin Missouri. Any bank holding company located within the region may acquire one or more banks in Missouri if the laws of its home state permit reciprocal acquisitions by Missouri banking organizations.

The law requires the Commissioner of Finance to approve acquisitions after determining that there is reciprocity with the adjoining state, that the acquisition will not cause the applicant to exceed 13% of total deposits as described in Section 362.915, and that the acquisition will not impair the safety and soundness of the banks acquired.

The Commissioner is authorized to enter into agreements with the banking regulators of other states to facilitate the sharing of information necessary to investigate an application. As of June 30, 1988 four states in the region had authorized interstate banking: Illinois, Kentucky, Tennessee, and Oklahoma. Agreements for the sharing of information have been executed with the regulators in each of these states and negotiations were commenced with Nebraska, whose interstate banking law will be effective in 1989.

Since the Missouri law took effect, eight Missouri bank holding companies have acquired 34 non-Missouri banks and two non bank subsidiaries. All but one of the acquired banks are in Illinois, the exception being located in Oklahoma. At the time of application, the acquired banks had a total of nearly $1.4 billion in assets.

Two Illinois bank holding companies have acquired control of four Missouri banks. The acquired banks totaled $178 million in assets at the time of application.

Missouri Holding Companies Acquiring Non Missouri Banks

		Assets (Thousands)
11-28-86	Landmark Bancshares Corp., St. Louis Acquired:	
	Mid America BancSystems, Inc., Fairview Heights, Ill.:	
	Mid America Bank & Trust Co., Alton, Ill.	22,460
	Mid America Bank & Trust Co., Carbondale, Ill.	21,589
	Mid America Bank & Trust Co., Edgemont, Ill.	92,223
	Mid America Bank & Trust Co., Fairview Heights, Ill.	46,381
	Mid America Bank & Trust Co., Lebanon, Ill.	18,556
	Mid America Bank & Trust Co., Mascoutah, Ill.	21,447
	Mid America Trust Company, Fairview Heights, Ill.	—
	Lincoln Trails Insurance Agency, Fairview Heights, Ill.	—

02-17-87	Mercantile Bancorporation, St. Louis Acquired:	
	First Bancshare Corporation of Illinois, Alton, Ill.:	
	First National Bank and Trust, Alton, Ill.	114,882
	Airport National Bank, Bethalto, Ill.	22,381
06-05-87	Mark Twain Bancshares, Inc., St. Louis Acquired:	
	Bankers Trust Company, Belleville, Ill.	76,289
06-09-87	First Banks, Inc., Manchester Acquired:	
	First National Bank of Pittsfield, Pittsfield, Ill.	51,915
06-16-87	United Mo. Bancshares, Inc., Kansas City Acquired:	
	FCB Corporation, Collinsville, Ill.:	
	First National Bank, Collinsville, Ill.	124,911
	First County Bank, Maryville, Ill.	18,964
	First State Bank of Morrisonville, Morrisonville, Ill.	9,593
08-01-87	Mark Twain Bancshares, Inc., St. Louis Acquired:	
	Edwardsville National Bank, Edwardsville, Ill.	71,249
08-24-87	Miles Bancshares, Inc., Advance Acquired:	
	Bowen State Bank, Bowen, Ill.	12,887
	First National Bank of Lerna, Lerna, Ill.	7,683
04-29-88	Community Bancorp, Inc., Manchester Acquired:	
	Three Cities Bancorp, Manchester, Mo.:	
	First Bank of Chester, N.A., Chester, Ill.	36,731
	First Bank of Columbia, N.A., Columbia, Ill.	60,774
	First Bank of Carbondale, Carbondale, Ill.	27,581
	Second Illinois Bancorp, Inc., Manchester, Mo.:	
	First Bank of Fayette County, Vandalia, Ill.	39,812
	First Bank and Trust Co., Greenville, Ill.	41,036
	First Bank and Trust Co., O'Fallon, Ill.	69,915
	Third Illinois Bancorp, Inc., Manchester, Mo.:	
	First Bank of Lawrence County, N.A., Lawrence, Ill.	27,674
	First Bank of Johnston City, Johnston City, Ill.	9,614
	First Bank of Red Bud, N.A., Red Bud, Ill.	43,218
	Winchester National Bank, Winchester, Ill.	28,160
	Roodhouse National Bank, Roodhouse, Ill.	28,606
	Citizens State Bank, Pleasant Hill, Ill.	21,531
05-04-88	Granby Bancshares, Neosho Acquired:	
	Fairland Holding Company, Fairland, Ok.:	
	First National Bank, Fairland, Ok.	7,071

05-31-88	Landmark Bancshares, St. Louis Acquired:	
	Eagle Bancshares, Highland Park, Ill.:	
	Eagle Bank, Highland Park, Ill.	89,741
	Eagle Bank of Washington County, N.A., Nashville, Ill.	35,409
	Eagle Bank of Randelf County, Sparta, Ill.	15,424
	Eagle Bank of Madison County, Glen Carbon, Ill.	20,121
	Eagle Bank of Charleston, Charleston, Ill.	19,303

Non-Missouri Holding Companies Acquiring Missouri Banks

10-31-87	First Illinois Bancorp, Inc., East St. Louis, Ill. Acquired:	
	Lindell Trust Company, St. Louis, Mo.	104,322
*3-31-88	T & C Bancorp, Lewistown, Mo. Acquired:	
	Bank of LaBelle, LaBelle, Mo.	9,061
	Farmers and Merchants Bank, LaGrange, Mo.	17,405
	North Missouri Bancorp, Edina, Mo.:	
	Citizens Bank of Edina, Edina, Mo.	46,852

*Although the holding company's address is Lewistown, Missouri, its sole asset at the time of application was the Town and County Bank, Quincy, Ill. Since its principal place of business was in Illinois, it was considered to be an Illinois holding company.

BANK MERGERS

The impact of the changes in the merger laws is reflected in the number of mergers involving state chartered banks since 1980. From January 1, 1980 to September 30, 1983 there were three mergers involving state chartered banks. From October 1, 1983 to September 30, 1985 there were 33 mergers involving state chartered banks and from October 1, 1985 to June 30, 1988 there have been 48 mergers involving state chartered banks.

Despite the volume of merger activity during this period, the total number of banking offices in Missouri has increased. As of June 30, 1983 there were 737 state and national banks in Missouri with 1,248 banking offices. On June 30, 1988 there were 593 banks with 1,303 banking offices.

Although the number of state chartered banks has declined as a result of mergers and conversions, total assets in state chartered banks have continued to grow. On April 1, 1985, there were 587 state chartered banks and trust companies with assets totaling $25.4 billion. As of June 30, 1988 there were 503 state chartered banks and trust companies with $26.5 billion in total assets.

Abstract of Reports of Condition Filed by State Chartered Banks and Trust Companies as of December 31, 1986

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of December 31, 1986, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered banks and national banks.

The number of state chartered banks and trust companies declined from 555 to 515 during 1986. Sixteen banks merged into national banks, one converted to a national charter, and two converted to federal savings banks. Nineteen banks merged into other state banks, and nine banks were closed by the Commissioner. Four new charters were granted and four national banks converted to state charters. Also, First Missouri Development Finance Corporation was dissolved July 31, 1986.

Most of the twenty-seven banks lost from state regulation were subsidiaries of major holding companies that were consolidating their holdings in metropolitan areas. On December 31, 1985 these banks totaled $2.3 billion in assets, and held $2.0 billion in deposits. This represented 9.7% and 9.4% of state regulated assets and deposits.

Assets in state chartered banks totaled $24.4 billion on December 31, 1986, an increase of 1.1% from one year earlier. Deposits were $21.8 billion, up 2.3%. Adjusting for the banks lost from state regulation, these items grew 11.0% and 11.5% respectively.

Total loans were $13.0 billion on December 31, 1986, up .5%; however, adjusting for the loss of banks, loans grew 11.3%.

Equity capital (adjusted) grew 7.2% during the previous twelve months. Due to the higher asset growth, the equity capital ratio declined to 7.60%. The primary capital ratio was 8.29%, due to the continued increase in loan loss reserve.

Net income in Missouri state banks (adjusted for the loss of banks) increased 16.9% over 1985. This increase was due to the strong growth in earning assets and a 7.7% reduction in provisions to the loan loss reserve. Actual loan losses declined 5.6% and accounted for 1.04% of total loans compared to 1.13% in 1985.

Missouri's agricultural banks showed a significant improvement despite the fact that nine such banks were closed. The volume of loan losses in agricultural banks declined 27% from 1985. Loan losses as a percentage of total loans declined from 2.98% in 1985 to 2.33% in 1986. Non-performing loans which are considered to be a leading indicator of future losses also declined. As of 12-31-86 such loans were 5.57% of total loans compared to 6.06% on 12-31-85.

The following table describes the results of the most recent examinations of all state banks. In ranking banks, this office rates five major areas on a scale of one through five, with "1" being the strongest. A composite, or overall rating is also assigned. Banks rated "1" are considered to be strong in almost every respect, while banks rated "5" would be considered to be in imminent danger of failing. The following is an asset weighted average of the current state rating components:

	Agricultural Banks	All Banks
Capital Adequacy	1.8	1.7
Asset Quality	2.1	1.7
Management	2.0	1.7
Earnings	2.3	1.8
Liquidity	1.4	1.6
Composite	2.1	1.7

As the table illustrates, the state banking system continues to be quite sound, with a 1.7 overall composite rating. Even the agricultural banks which are facing extreme local economic pressures have maintained a satisfactory average rating of 2.1.

As of December 31, 1986 there were thirty state chartered banks that were deemed problem banks (rated "4" or "5"), with another fifty-one banks showing adverse trends (rated "3").

While the number of problem banks has remained stable for the previous two years, the number of "3" rated banks has declined considerably. During the previous 12 months, the number of such banks has declined from 83 to 51 or 39%.

Problem banks account for less than 5% of state chartered banking assets. This is considered to be a very small segment of the state banking system.

In March of 1987, by regulations which are authorized under state statute, the Division of Finance granted state chartered banks the ability to expand their services and powers in four areas: The ownership and operation of a collection agency, the ownership and operation of a credit bureau, consumer or business tax preparations, and investment in mutual funds.

Comparative Statement of Condition
State Banks and Trust Companies in Missouri
as of December 31, 1986

	Dollar Amounts in Thousands			
	507 Banks 12-31-86	547 Banks 12-31-85	Increase Decrease ( )	Percent Change
ASSETS				
Total Loans	$13,011,400	$12,951,800	59,600	0.5%
Allowance for Loan Losses	183,600	179,100	4,500	2.5%
Total Assets	24,368,600	24,101,200	267,400	1.1%
LIABILITIES				
Total Deposits	21,770,300	21,274,900	495,400	2.3%
Subordinated Notes & Debentures	6,400	14,300	(7,900)	-55.2%
EQUITY CAPITAL				
Total Equity Capital	1,852,400	1,888,000	(35,600)	-1.9%

OPERATING RATIOS	12-31-86	12-31-85	Change
Capital and Reserves/Assets	8.29%	8.51%	-0.22%
Total Loans/Assets	53.39%	53.74%	-0.35%
Allowance for Loan Losses/Loans	1.41%	1.38%	0.03%
Return on Assets (annualized)	0.85%	0.77%	0.08%

NOTES:

1985 does not include six non-deposit trust companies, one development finance company, and one chartered but not operating bank.

1986 does not include six non-deposit trust companies, and two chartered but not operating banks.

Comparative Statement of Condition
State and National Banks in Missouri
as of December 31, 1986 and December 31, 1985

Millions of Dollars	12/31/86 507 State Banks	 103 National Banks	 610 All Banks	12/31/85 674 All Banks	Percent Change
ASSETS					
Cash and Due From Banks	2,203	4,270	6,473	5,699	13.6%
Investment Securities	6,992	4,793	11,785	11,108	6.1%
Total Loans and Leases	13,011	15,677	28,688	25,919	10.7%
Less: Reserves	(186)	(224)	(410)	(356)	15.2%
Federal Funds Sold	1,479	3,026	4,505	4,374	3.0%
Fixed Assets	337	528	865	801	8.0%
Other Real Estate	93	52	145	157	-7.6%
Other Assets	440	659	1,099	1,107	-0.7%
TOTAL ASSETS	$24,369	$28,781	$53,150	$48,809	8.9%
LIABILITIES					
Total Deposits	21,770	22,093	43,863	40,020	9.6%
Deposits over 100M	2,356	3,288	5,644	5,638	0.1%
Brokered Deposits	73	201	274	272	0.7%
Federal Funds Purchased	407	3,865	4,272	3,922	8.9%
Other Liabilities	340	949	1,289	1,358	-5.1%
Total Equity Capital	1,852	1,874	3,726	3,509	6.2%
TOTAL LIABILITIES	$24,369	$28,781	$53,150	$48,809	8.9%
EARNINGS					
Interest Income	$2,054	$2,033	$4,087	$4,372	-6.5%
Interest Expense	1,202	1,145	2,347	2,605	-9.9%
Net Interest Income	852	888	1,740	1,767	-1.5%
Prov. for Loan Losses	155	157	312	287	8.7%
Net Income	194	224	418	384	8.9%
Cash Dividends	98	127	225	187	20.3%
Net Loan Losses	135	126	261	250	4.4%

Abstract of Reports of Condition Filed by State Chartered Banks and Trust Companies as of June 30, 1987

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of June 30, 1987 and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered banks and national banks.

The number of state chartered banks and trust companies declined from 535 to 505 during the previous twelve months. Five banks merged into national banks and two converted to federal savings banks. Nineteen banks merged into other state banks, and ten banks were closed by the Commissioner. Three new charters were granted and four national banks converted to state charters.

The seven banks lost from state regulation totaled $187 million in assets, and held $170 million in deposits on June 30, 1986. This represented 0.8% of state regulated assets and deposits.

The four banks converting to state charters held $334 million in assets, and $297 million in deposits as of June 30, 1986.

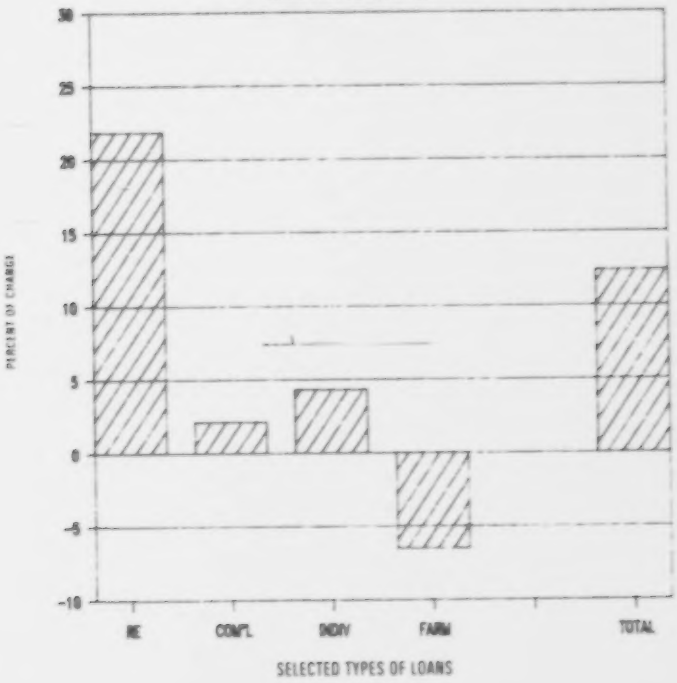
Assets in state chartered banks totaled $24.5 billion on June 30, 1987, an increase of 8.2% from one year earlier. Deposits were $21.8 billion, up 8.3%. Adjusting for the banks lost from state regulation and banks gained from national regulation, these items each grew 7.5%.

Equity capital grew 9.0% during the previous twelve months, which increased the equity capital ratio to 7.91%. The primary capital ratio, which includes the reserve for loan losses, increased to 8.65%. Nationally, the equity capital ratio was 6.02% and primary capital was 7.52%.

Total loans were $13.8 billion on June 30, 1987, up 10.6%. Adjusting for the loss and gain of banks, loans grew 12.9%. Loan growth during this period was dominated by real estate lending which increased over 20%. Commercial and consumer debt was up slightly while loans for agricultural production were down. The increase in real estate loans is attributed to the decline in mortgage rates during the first half of 1987.

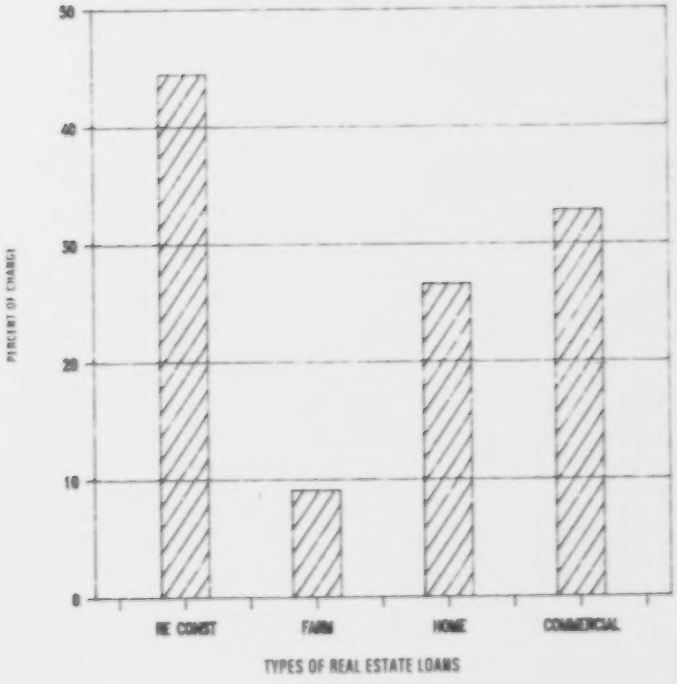
LOAN GROWTH IN MISSOURI STATE BANKS

JUNE 1986 TO JUNE 1987



REAL ESTATE LOAN GROWTH IN STATE BANKS

JUNE 1986 TO JUNE 1987



Growth in the categories of real estate loans is depicted above. Considerable strength in construction lending is apparent. Even loans secured by farmland increased nearly 10% due to the firming of land values.

Although state chartered banks performed well during the first half of 1987, the net income of **all** Missouri banks declined over 30% from the same period of 1986. The reduced net income is the direct result of a 59% increase in the provision for loan losses.

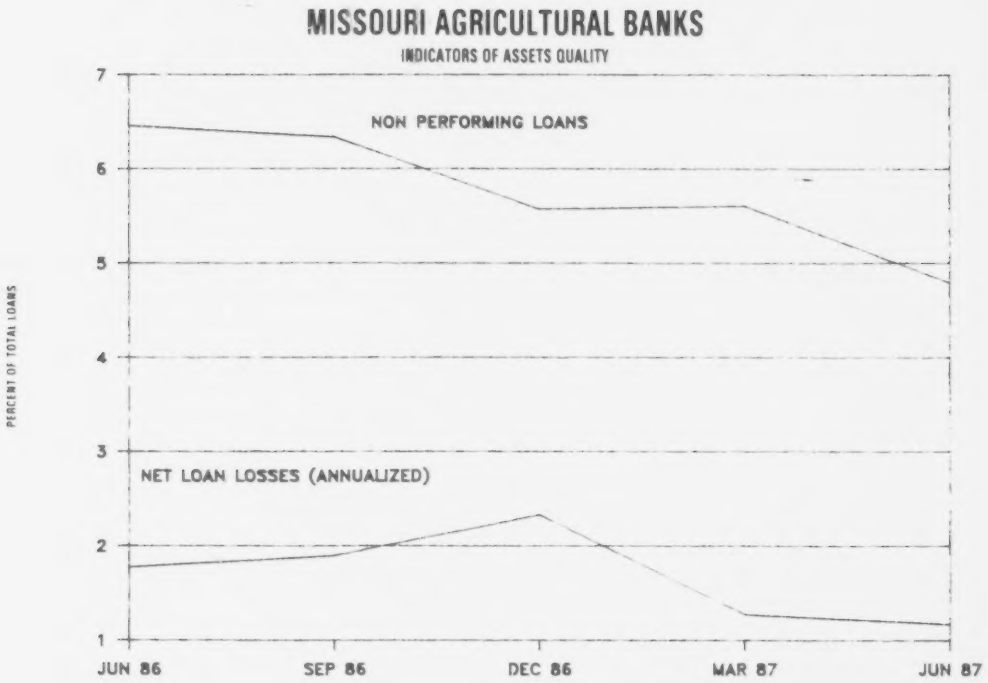
Recent accounts have noted that nationally, second quarter 1987 bank earnings were the worst since the Depression. While this is factually correct, it should be noted that an overwhelming majority of banks are profitable and remain in sound financial condition. The reason for poor performance in the banking system is the decision of a few large banks to reserve earnings for potential exposure in third world loans. While the transfer of earnings to reserves are accounted for as losses, it is prudent management to build loan loss reserve, as management anticipates future loss exposure.

In Missouri, two major banking organizations followed the lead of several multi-national banks in reserving for Latin American loans. The special provision in these two banks amounted to $95 million, or 42% of the state's total provision.

The magnitude of these provisions significantly skews the performance of Missouri banks. For example, the annualized return on assets of all Missouri banks was only .29% as of June 30, 1987 compared to .90% at June 30, 1986. With the removal of the two banks, the state's return on assets increases to .84%.

First half 1987 net income (adjusted) in Missouri **state** banks increased 6.0% over first half 1986. Loan losses declined 22.2% and accounted for .35% of total loans compared to .52% in 1986. Nationally, 17% of banks were unprofitable during the first half of 1987. Among Missouri state banks, 11% lost money, with the majority of those being in the agricultural sector.

The condition of Missouri's agricultural banks continues to improve. Overall, the basic indicators of capital adequacy, earnings and asset quality, show a strong trend of improvement. The graph below depicts a five quarter trend in leading and lagging indicators of asset quality.



As shown, the incidence of loan losses has declined 34% during the last twelve months. More important, the level of non-performing loans (which indicates future losses) has declined 26%.

The improvement in asset quality has lessened the need for regulatory involvement in state chartered banks. Since 1985, the number of regulatory actions against state chartered banks has declined 60%. While there is a variety of reasons for this improvement, in general it seems clear that the agricultural banking problems have turned around. There remain isolated cases where serious problems will continue to occupy the attention of regulators and long-term improvement will in many cases depend on the health of the local economy. However, the latest quarterly reports certainly indicate that there is significant improvement.

Comparative Statement of Condition
State Banks and Trust Companies in Missouri
as of June 30, 1987

	Dollar Amounts in Thousands			
	499 Banks 6-30-87	528 Banks 6-30-86	Increase Decrease ( )	Percent Change
ASSETS				
Total Loans	$13,810,100	$12,100,100	1,710,000	14.1%
Allowance for Loan Losses	197,700	178,700	19,000	10.6%
Total Assets	24,518,200	22,656,900	1,861,300	8.2%
LIABILITIES				
Total Deposits	21,819,000	20,145,700	1,673,300	8.3%
Subordinated Notes & Debentures	5,300	8,100	(2,800)	-34.6%
EQUITY CAPITAL				
Total Equity Capital	1,939,800	1,780,400	159,400	9.0%

OPERATING RATIOS	6-30-87	6-30-86	Change
Capital and Reserves/Assets	8.65%	8.58%	-0.07%
Total Loans/Assets	56.33%	53.41%	2.92%
Allowance for Loan Losses/Loans	1.43%	1.48%	-0.05%
Return on Assets (annualized)	0.87%	0.88%	-0.01%

NOTES:

1986 does not include six non-deposit trust companies, one development finance company, one chartered but not operating bank, and one bank closed on July 17, 1986 that did not file a report.

1987 does not include six non-deposit trust companies, and one bank that failed to file a report.

Comparative Statement of Condition
State and National Banks in Missouri
as of June 30, 1987 and June 30, 1986

Millions of Dollars	499 State Banks	6-30-87 103 National Banks	602 All Banks	6-30-86 639 All Banks	Percent Change
ASSETS					
Cash and Due From Banks	1,863	3,243	5,106	5,833	-12.5%
Investment Securities	7,185	4,980	12,165	11,010	10.5%
Total Loans and Leases	13,810	15,651	29,461	27,035	9.0%
Less: Reserves	(198)	(325)	(523)	(386)	35.5%
Federal Funds Sold	994	2,437	3,431	3,397	1.0%
Fixed Assets	347	534	881	832	5.9%
Other Real Estate	98	49	147	161	-8.7%
Other Assets	419	675	1,094	1,054	3.8%
TOTAL ASSETS	$24,518	$27,244	$51,762	$48,936	5.8%
LIABILITIES					
Total Deposits	21,819	21,308	43,127	40,974	5.3%
Deposits over 100M	3,008	3,415	6,423	5,516	16.4%
Brokered Deposits	211	374	585	342	71.1%
Federal Funds Purchased	388	3,087	3,475	3,091	12.4%
Other Liabilities	371	992	1,363	1,247	9.3%
Total Equity Capital	1,940	1,857	3,797	3,624	4.8%
TOTAL LIABILITIES	$24,518	$27,244	$51,762	$48,936	5.8%
EARNINGS					
Interest Income	$1,029	$1,032	$2,061	$2,149	-4.1%
Interest Expense	581	578	1,159	1,263	-8.2%
Net Interest Income	448	454	902	886	1.8%
Prov. for Loan Losses	66	162	228	143	59.4%
Net Income	106	44	150	218	-31.2%
Cash Dividends	41	59	100	108	-7.4%
Net Loan Losses	49	60	109	113	-3.5%

Abstract of Reports of Condition Filed by State Chartered Banks and Trust Companies as of December 31, 1987

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of December 31, 1987 and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered banks and national banks.

The number of state chartered banks and trust companies declined from 515 to 502 during the previous twelve months. Four banks merged into national banks and twelve banks merged into other state banks; four banks were closed by this office, five new charters were granted, five national banks converted to state charters, and three state banks converted to national charters. Missouri ranked fifth nationally in number of state chartered banks.

The seven banks lost from state regulation totaled $807 million in assets, and held $726 million in deposits on December 31, 1986. This represented 3.3% of state regulated assets and deposits.

The three banks converting to state charters held $1.4 billion in assets and $1.3 billion in deposits as of December 31, 1987.

Assets in state chartered banks totaled $26.0 billion on December 31, 1987, an increase of 6.6% from one year earlier. Deposits were $23.2 billion, also up 6.6%. Adjusting for the banks lost from state regulation and banks converting from national charters, these items grew 4.1% and 4.0% respectively.

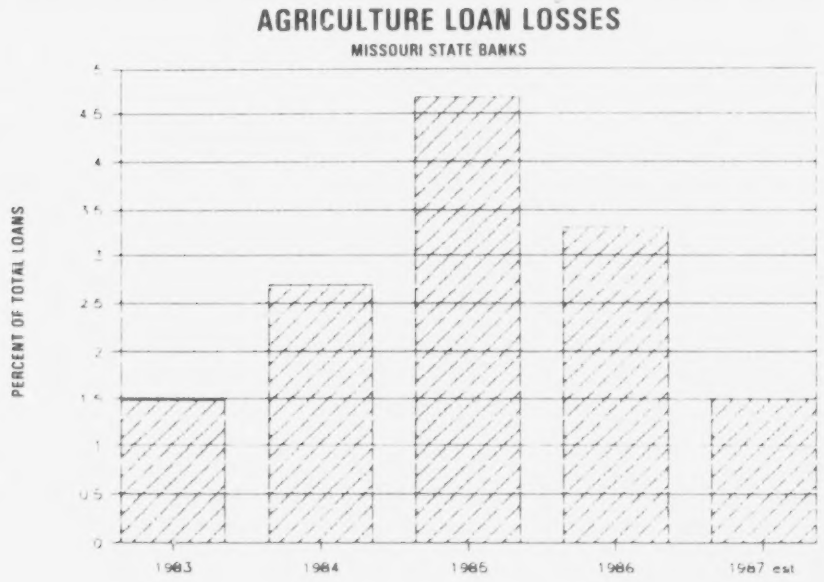
Equity capital (adjusted) grew 8.4% during the previous twelve months, which increased the equity capital ratio to 7.87%. The primary capital ratio, which includes the reserve for loan losses, increased to 8.65%. Nationally, the equity capital ratio was 6.05% and primary capital was 7.69%.

Total loans were $15.0 billion on December 31, 1987, up 15.2%. Adjusting for the loss and gain of banks, loans grew 10.5%. Reserves for loan losses were up 20.0% for state banks, and the ratio of reserves to loans increased to 1.47% from 1.41% a year earlier. This compares to a loss ratio in 1987 of .69% and indicates an appropriate level of reserves has been maintained to cover anticipated as well as realized losses.

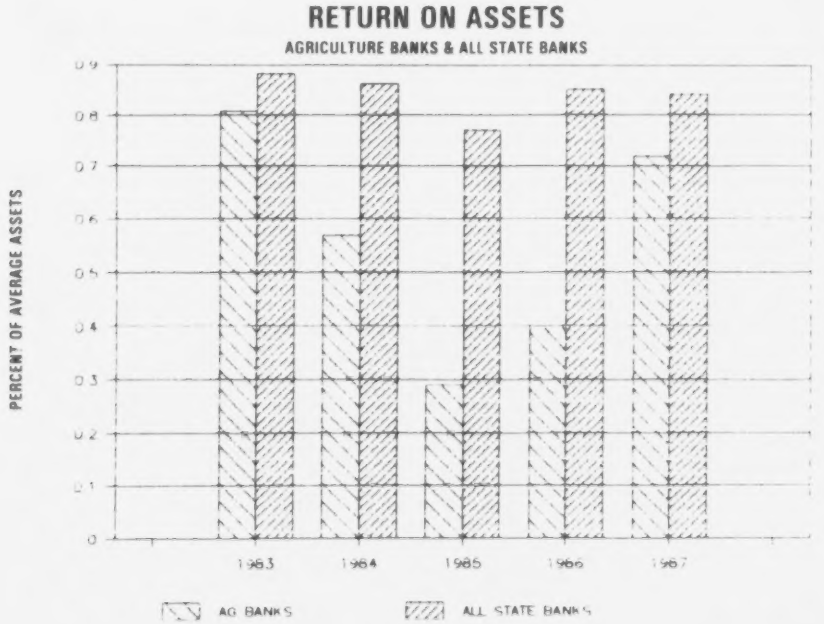
Adjusted net income for state chartered banks was up 7.5% in 1987. Since this matched the growth of average assets, there was no discernible change in the return on assets ratio which ended 1987 at .84 for state chartered banks. Net loan losses among state banks were down nearly 24%, and loan loss provision expenses declined 14%.

These improvements in bank earnings were largely offset by a reduction in the gains on sales of investment securities and an increase in taxes.

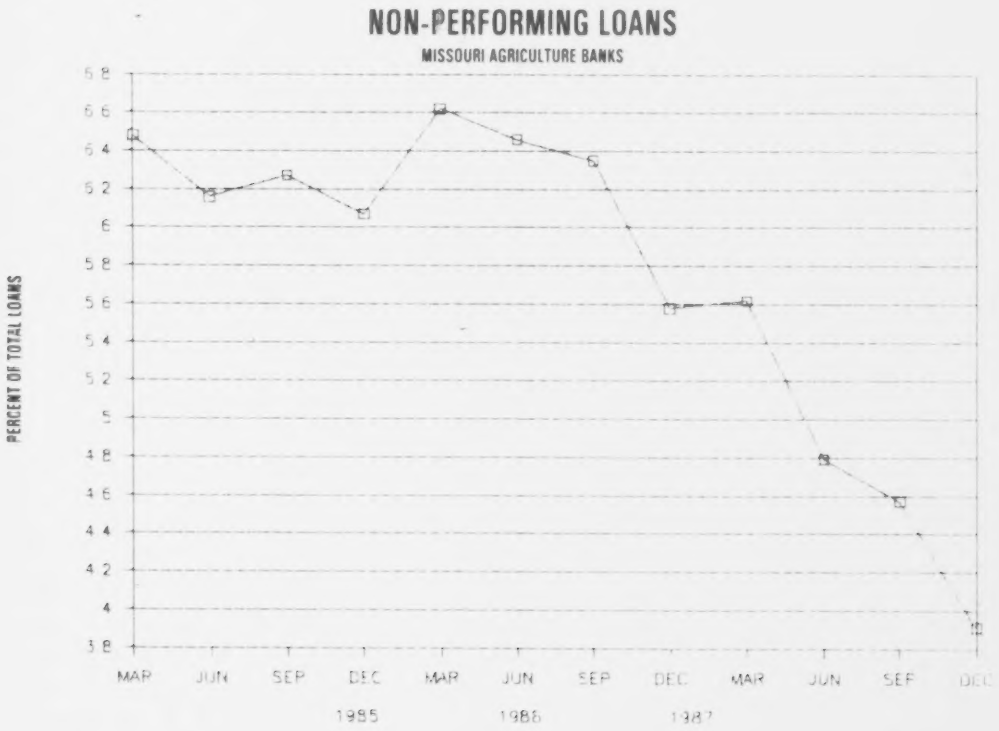
Performance among agricultural lenders improved significantly as net loan losses declined 49% in 1987. Preliminary results of a survey of all state bank agricultural loan losses indicates that the risk of loss on agricultural credits declined 55%. As the following graph illustrates, this loss ratio has now declined to 1983 levels.



The recovery of agricultural lending has resulted in marked improvement in the performance of farm banks. Earnings in these banks is now approaching the 1983 level and the 1987 return on assets for these banks was only 11 basis points below the state average.



The continued recovery of the farm banks seems certain as the ratio of non-performing loans maintains a steep decline. This ratio which is considered to be a leading index of future loan losses, has dropped over 40% since its peak in first quarter 1986.



The improvement in agricultural banks is further demonstrated in examination ratings. The following table describes the results of the most recent examinations of all agricultural state banks. In ranking banks, this office rates five major areas on a scale of one through five, with "1" being the strongest. A composite, or overall rating is also assigned. Banks rated "1" are considered to be strong in almost every respect, while banks rated "5" would be considered to be in imminent danger of failing. The following is an asset weighted average of the current state rating components and those one year earlier.

	Agricultural Banks	
	1986	1987
Capital Adequacy	1.8	1.6
Asset Quality	2.1	2.0
Management	2.0	1.9
Earnings	2.3	2.0
Liquidity	1.4	1.4
Composite	2.1	1.9

The number of problem banks (rated 4 and 5) declined significantly from 30 on December 31, 1986 to only 18 currently, or a decline of 40%. These banks represent only 1 percent of total state chartered bank assets.

While the Missouri banking system, as a whole, was never strained, the agricultural crisis did place severe pressures on a portion of our banks serving primarily the agricultural economy. The information being compiled by the Division of Finance currently indicates that many of these pressures have dissipated and without any unexpected downturn in the economy, all banking segments should enjoy an even stronger performance in 1988.

Comparative Statement of Condition
State Banks and Trust Companies in Missouri
as of December 31, 1987

	Dollar Amounts in Thousands			
	495 Banks 12-31-87	507 Banks 12-31-86	Increase Decrease ( )	Percent Change
ASSETS				
Total Loans	$14,988,600	$13,011,400	1,977,200	15.2%
Allowance for Loan Losses	220,400	183,600	36,800	20.0%
Total Assets	25,978,100	24,368,600	1,609,500	6.6%
LIABILITIES				
Total Deposits	23,197,100	21,770,300	1,426,800	6.6%
Subordinated Notes & Debentures	6,000	6,400	(400)	- 6.3%
EQUITY CAPITAL				
Total Equity Capital	2,044,600	1,852,400	192,200	10.4%

OPERATING RATIOS	12-31-87	12-31-86	Change
Capital and Reserves/Assets	8.65%	8.29%	0.35%
Total Loans/Assets	57.70%	53.39%	4.30%
Allowance for Loan Losses/Loans	1.47%	1.41%	0.06%
Return on Assets	0.84%	0.85%	- 0.01%

NOTES:

1986 does not include six non-deposit trust companies, and two chartered but not operating banks.

1987 does not include seven non-deposit trust companies.

Comparative Statement of Condition
State and National Banks in Missouri
as of December 31, 1987

Millions of Dollars	12-31-87 495 State Banks	 98 National Banks	 593 All Banks	12-31-86 610 All Banks	Percent Change
ASSETS					
Cash and Due From Banks	2,057	4,169	6,226	6,473	- 3.8%
Investment Securities	7,229	5,053	12,282	11,785	4.2%
Total Loans and Leases	14,989	15,264	30,253	28,688	5.5%
Less: Reserves	220	356	576	410	40.5%
Federal Funds Sold	1,065	1,957	3,022	4,505	- 32.9%
Fixed Assets	349	518	867	865	0.2%
Other Real Estate	93		93	145	- 35.9%
Other Assets	416	662	1,078	1,099	- 1.9%
TOTAL ASSETS	$25,978	$27,267	$53,245	$53,150	0.2%
LIABILITIES					
Total Deposits	23,197	21,707	44,904	43,863	2.4%
Deposits over 100M	2,857	3,602	6,459	5,644	14.4%
Brokered Deposits	227	302	529	274	93.1%
Federal Funds Purchased	416	2,869	3,285	4,272	- 23.1%
Other Liabilities	320	872	1,192	1,289	- 7.5%
Total Equity Capital	2,045	1,819	3,864	3,726	3.7%
TOTAL LIABILITIES	$25,978	$27,267	$53,245	$53,150	0.2%
EARNINGS					
Interest Income	$2,163	$2,038	$4,201	$4,087	2.8%
Interest Expense	1,213	1,154	2,367	2,347	0.9%
Net Interest Income	950	884	1,834	1,740	5.4%
Prov. for Loan Losses	136	258	394	312	26.3%
Net Income	215	124	339	418	- 18.9%
Cash Dividends	97	145	242	225	7.6%
Net Loan Losses	104	115	219	261	- 16.1%

Abstract of Reports of Condition Filed by State Chartered Banks and Trust Companies as of June 30, 1988

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of June 30, 1988, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

The number of state chartered banks and trust companies declined from 505 to 503 during the previous twelve months. Two banks merged into national banks, and eight merged into other state banks. Five new bank and two non-deposit trust company charters were issued. Five national banks converted to state charters while four state banks converted to national charters.

The six banks lost from state regulation totalled $772 million in assets and held $694 million in deposits on June 30, 1987. This represented 3.2 percent of state regulated assets and deposits.

The five banks gained from the national bank system totalled $1.36 billion in assets and held $1.22 billion in deposits on June 30, 1988. This represented 5.1 percent and 5.2 percent respectively.

Assets in state chartered banks totalled $26.4 billion on June 30, 1988, an increase of 7.7 percent from one year earlier. Deposits were $23.5 billion, also up 7.7 percent. Adjusting for the banks lost from state regulation, and banks gained from national regulation, these items grew 5.5 percent.

Total loans were $15.8 billion on June 30, 1988, up 14.6 percent. Adjusting for the loss and gain of banks, loans grew 10.4 percent.

Equity capital (adjusted) grew 8.1 percent during the previous twelve months which increased the equity capital ratio to 8.08 percent. The primary capital ratio which includes the reserve for loan losses increased to 8.88 percent. Nationally, these ratios were 6.15 percent and 7.77 percent respectively.

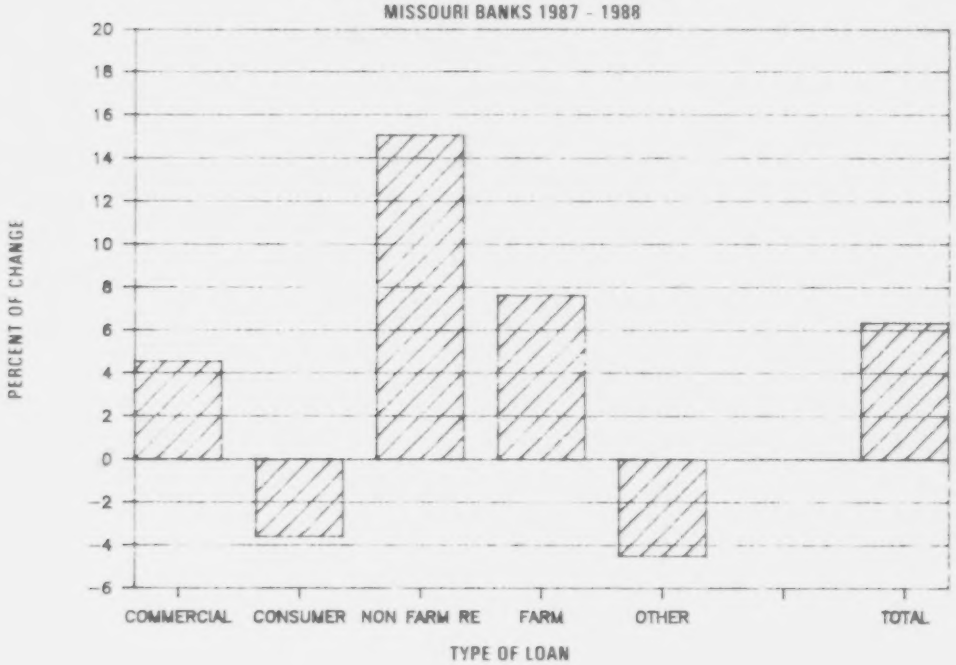
First half 1988 net income in state chartered banks was up nearly 31 percent over first half of 1987. This resulted in an annualized return on assets of 1.07 percent. This level of performance is influenced by one large state chartered bank reporting a sizable non-recurring, extraordinary gain. Adjusting for this gain results in a restated return on assets of .99 percent.

The improved earnings were largely the result of a 23 percent reduction in loan loss provisions, made possible by a 32 percent decline in net loan losses. Strong loan growth also contributed to a 6.6 percent increase in net interest income over the same period last year.

Loan growth in all Missouri banks continues to exceed the national average. During the last year, loans grew over 6 percent, and 16 percent over the last two years. Deposit generation funded most of this growth, but recent increases have been funded by reductions in the holdings of investment securities and federal funds. With the exception of consumer debt, all major categories of loans have shown satisfactory growth, notably real estate loans. Farm loans which had previously been declining, now show a rebound.

LOAN GROWTH BY CATEGORY

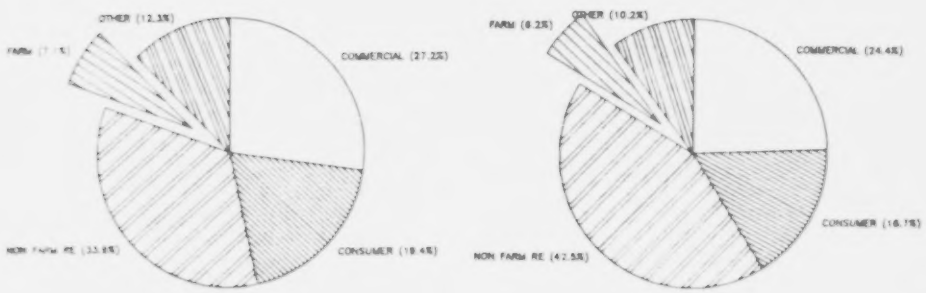
MISSOURI BANKS 1987 - 1988



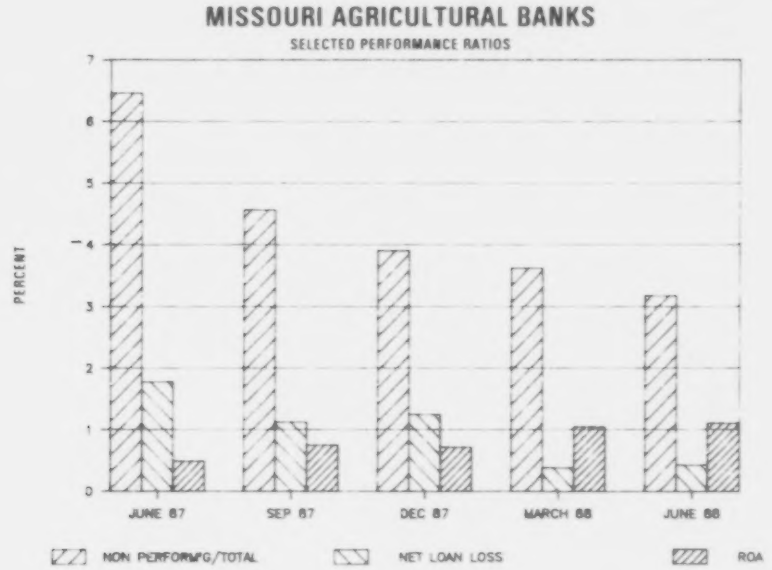
Composition of the loan portfolio is changing with the extremely strong growth in non-farm real estate loans. At mid year 1986 approximately one third of bank loans were secured by real estate. Presently, nearly half are real estate loans.

LOAN PORTFOLIO COMPOSITION

MISSOURI BANKS 1986 - 1988



Agricultural banks have continued their recovery which began in 1986. A continuing decline in non-performing loans, combined with higher capitalization and lower overhead costs raised return on assets to 1.11 percent, exceeding the return of non-agricultural banks. The following graph shows the trend of selected performance measurements of agricultural banks during the previous twelve months.



Review of current examinations verifies the improvement of agricultural banks. The number of banks rated 3, 4, or 5 have dropped 54 percent from a high of 125 in 1986 to a current level of 58. Enforcement actions against banks in the way of Cease and Desist Orders and written agreements with the boards of directors have also declined during this period by 46 percent.

The following table describes the results of the most recent examinations of all state banks, and those of one year earlier. In ranking banks, this office rates five major areas on a scale of one through five, with "1" being the strongest. Banks rated "1" are considered to be strong in all respects, while banks rated "5" would be considered to be in imminent danger of failing. The following is an asset weighted average of state bank rating components:

	Agricultural Banks		All Banks	
	1987	1988	1987	1988
Capital Adequacy	1.7	1.6	1.7	1.7
Asset Quality	2.1	1.9	1.7	1.7
Management	2.0	1.9	1.7	1.8
Earnings	2.2	1.9	1.9	1.8
Liquidity	1.4	1.4	1.7	1.8
Overall	2.1	1.9	1.7	1.8

As the table illustrates, the state banking system is strong, and the agricultural banks, overall, have returned to the "1" rating level.

Comparative Statement of Condition
State Banks and Trust Companies in Missouri
as of June 30, 1988 and June 30, 1987

	Dollar Amounts in Thousands			
	495 Banks 6-30-88	499 Banks 6-30-87	Increase Decrease ( )	Percent Change
ASSETS				
Total Loans	$15,823,600	$13,810,100	2,013,500	14.6%
Allowance for Loan Losses	237,200	197,700	39,500	20.0%
Total Assets	26,406,600	24,518,200	1,888,400	7.7%
LIABILITIES				
Total Deposits	23,504,900	21,819,000	1,685,900	7.7%
Subordinated Notes & Debentures	4,700	5,300	(600)	- 11.3%
EQUITY CAPITAL				
Total Equity Capital	2,128,500	1,939,800	188,700	9.7%

OPERATING RATIOS	6-30-88	6-30-87	Change
Capital and Reserves/Assets	8.88%	8.65%	0.23%
Total Loans/Assets	59.92%	56.33%	3.59%
Allowance for Loan Losses/Loans	1.50%	1.43%	0.07%
Return on Assets (annualized)	1.07%	0.87%	0.20%

NOTES:

1987 does not include six non-deposit trust companies, and one bank that failed to file a report.

1988 does not include eight non-deposit trust companies.

Comparative Statement of Condition
State and National Banks in Missouri
as of June 30, 1988 and June 30, 1987

Millions of Dollars	495 State Banks	6-30-88 98 National Banks	593 All Banks	6-30-87 602 All Banks	Percent Change
ASSETS					
Cash and Due From Banks	1,845	3,262	5,107	5,106	0.0%
Investment Securities	7,193	4,881	12,074	12,165	- 0.7%
Total Loans and Leases	15,824	15,509	31,333	29,461	6.4%
Less: Reserves	237	328	565	523	8.0%
Federal Funds Sold	882	1,733	2,615	3,431	- 23.8%
Fixed Assets	352	515	867	881	- 1.6%
Other Real Estate	96	55	151	147	2.7%
Other Assets	452	543	995	1,094	- 9.0%
TOTAL ASSETS	$26,407	$26,170	$52,577	$51,762	1.6%
LIABILITIES					
Total Deposits	23,505	20,413	43,918	43,127	1.8%
Deposits over 100M	3,077	3,292	6,369	6,423	- 0.8%
Brokered Deposits	251	312	563	585	- 3.8%
Federal Funds Purchased	438	3,101	3,539	3,475	1.8%
Other Liabilities	335	789	1,124	1,363	- 17.5%
Total Equity Capital	2,129	1,867	3,996	3,797	5.2%
TOTAL LIABILITIES	$26,407	$26,170	$52,577	$51,762	1.6%
EARNINGS					
Interest Income	$1,136	$1,014	$2,150	$2,061	4.3%
Interest Expense	646	593	1,239	1,159	6.9%
Net Interest Income	490	421	911	902	1.0%
Prov. for Loan Losses	52	55	107	228	- 53.1%
Net Income	140	108	248	150	65.3%
Cash Dividends	55	69	124	100	24.0%
Net Loan Losses	38	83	121	109	11.0%

SUMMARY

As of June 30, 1988, 503 state chartered financial institutions, including eight non-deposit trust companies, held assets of $26.5 billion. This represents an increase of 16.6% during the past two years.

Since June 30, 1986, 17 new state bank charters and two non-deposit trust company charters have been granted (nine were to former national banks), and 59 new facilities were approved. Four state banks converted to national charters during the previous two years. The consolidation of banking organizations which began in the previous biennial period continued through the first half of the present period. Twenty-seven banks merged with other state banks, and seven merged with national banks. This period also witnessed the dissolution of a development finance company, the conversion of two banks to federal saving banks, and ten bank closings. The number of state banks and trust companies declined 6% from 535 to 503; however, these were mostly due to mergers and consolidations. The number of total state banking offices increased from 975 to 1,054 or 8% during the two year period.

COMMISSIONERS OF DIVISION OF FINANCE
DEPARTMENT OF ECONOMIC DEVELOPMENT
STATE OF MISSOURI

No.	Name	Date of Appointment	Date Service Ended
1.	John E. Swanger	Jan. 16, 1909	Feb. 1, 1913
2.	J. T. Mitchell	Feb. 1, 1913	April 2, 1917
3.	C. F. Enright	April 2, 1917	Jan. 13, 1921
4.	J. C. Hughes	Jan. 13, 1921	Nov. 1, 1922
5.	Frank C. Millspaugh	Dec. 4, 1922	Mar. 25, 1925
6.	W. E. Zuendt	Mar. 25, 1925	April 27, 1925
7.	C. E. French	April 27, 1925	Sept. 16, 1926
8.	S. L. Cantley	Sept. 16, 1926	Oct. 20, 1930
9.	C. E. French	Oct. 20, 1930	Jan. 6, 1931
10.	S. L. Cantley	Jan. 6, 1931	June 3, 1932
11.	D. R. Harrison	June 3, 1932	Feb. 6, 1933
12.	O. H. Moberly	Feb. 6, 1933	Oct. 4, 1937
13.	Sam J. Ross (Acting Comm.)	Oct. 4, 1937	Dec. 1, 1937
14.	R. W. Holt	Dec. 1, 1937	June 27, 1941
15.	D. R. Harrison	June 27, 1941	April 23, 1945
16.	M. E. Morris	April 23, 1945	July 1, 1946
17.	H. G. Shaffner	July 1, 1946	Dec. 15, 1952
18.	Robert B. Mackey (Acting Comm.)	Dec. 16, 1952	May 31, 1953
19.	J. A. Rouveyrol	June 1, 1953	Feb. 21, 1957
20.	G. H. Bates	Feb. 21, 1957	Feb. 16, 1961
21.	J. Layton Pichard	Feb. 16, 1961	July 31, 1962
22.	Robert B. Mackey (Acting Comm.)	Aug. 1, 1962	Oct. 15, 1962
	Robert B. Mackey	Oct. 15, 1962	Jan. 11, 1965
23.	C. W. Culley	Jan. 13, 1965	July 1, 1971
24.	H. Duane Pemberton	July 1, 1971	Feb. 5, 1973
25.	W. R. Kostman	Feb. 6, 1973	May 17, 1977
26.	Edgar H. Crist	May 19, 1977	Aug. 31, 1979
27.	Earl L. Manning (Acting Comm.)	Sept. 5, 1979	Mar. 31, 1981
28.	Kenneth W. Littlefield	April 1, 1981	Feb. 15, 1985
29.	Earl L. Manning (Acting Comm.)	Feb. 16, 1985	Mar. 26, 1985
30.	Thomas B. Fitzsimmons	Mar. 27, 1985	

GENERAL ASSEMBLY BANKING COMMITTEES

Senate

Danny Staples, Chairman (D) ..... Eminence
Phil Curls, Vice Chairman (D) ..... Kansas City
J. B. (Jet) Banks (D) ..... St. Louis
Frank Bild (R) ..... St. Louis
Pat Danner (D) ..... Smithville
Fred Dyer (R) ..... St. Charles
Robert T. Johnson (R) ..... Lee's Summit
James L. Mathewson (D) ..... Sedalia
Thomas W. McCarthy (R) ..... Manchester
Roger B. Wilson (D) ..... Columbia

House of Representatives

Fred E. (Gene) Copeland, Chairman (D) ..... New Madrid
Dennis Ziegenhorn, Vice Chairman (D) ..... Sikeston
Francis M. (Bud) Barnes (R) ..... Kirkwood
James A. (Jim) Barnes (D) ..... Raytown
Russell Brockfeld (R) ..... Warrenton
Roy Cagle (R) ..... Joplin
Dewey G. Crump (D) ..... Maryland Heights
Fletcher Daniels (D) ..... Kansas City
Michael David (D) ..... St. Louis
W. T. (Bill) Dawson (D) ..... Independence
Sam Doutt (D) ..... Independence
Bob Feigenbaum (D) ..... Ferguson
Louis Ford (D) ..... St. Louis
Russell Goward (D) ..... St. Louis
Chris Graham (D) ..... Jefferson City
R. B. Grisham (R) ..... Cabool
Patrick J. Hickey (D) ..... Bridgeton
Jim Murphy (R) ..... Crestwood
Edward E. Ottinger (R) ..... St. Louis
William (Bill) Raisch (R) ..... Affton
Edward H. Schellhorn (D) ..... St. Joseph
Vernon E. Scoville III (D) ..... Kansas City
Joseph Treadway (D) ..... Lemay
Charles Quincy Troupe (D) ..... St. Louis
Bob Ward (D) ..... Desloge
Winnie P. Weber (D) ..... House Springs
Curtis R. Wilkerson (R) ..... Springfield

STATE BANKING BOARD

WILLIAM W. QUIGG, Chairman
President, The Central Trust Bank, Jefferson City
Appointed: 9/14/83
Term expires: 8/29/89

WILLIAM D. ABELE, Secretary
Attorney, Boonville
Appointed: 3/01/84
Term expires: 8/29/89

CORNELIUS T. LANE, JR., Member
Attorney, St. Louis
Appointed: 3/19/86
Term expires: 8/29/91

JAMES R. JENKINS, Member
Vice President, The Citizens Bank of Sparta
Appointed: 4/09/86
Term expires: 8/29/91

FREDERICK M. STEINBACH, Member
President, Display Information Systems Company, St. Louis
Appointed: 9/01/87
Term expires: 8/29/93

OFFICE PERSONNEL

Thomas B. Fitzsimmons, Commissioner of Finance ..... Jefferson City
Earl L. Manning, Deputy Commissioner ..... Jefferson City
Kenneth L. Walls, Chief Examiner ..... Jefferson City
Irven L. Friedhoff, General Counsel ..... Jefferson City
Steven M. Geary, Associate General Counsel ..... Jefferson City
Larry M. Lawson, Supervisor of Support Services ..... Jefferson City
Gary Ronimous, Senior Examiner III ..... Jefferson City
Michael Imhoff, Senior Examiner III ..... Jefferson City
Greg Barlow, Senior Examiner III ..... Jefferson City
Joyce Johnson, Senior Examiner III ..... Jefferson City
Wm. Randall Washburn, Senior Examiner II ..... Jefferson City
William Claycomb, Senior Examiner I ..... Jefferson City
Irene H. Smith, Accountant ..... Jefferson City
Terry Corrigan, Report Analyst ..... Jefferson City
Barbara Bahr, Legal Secretary ..... Jefferson City
Karla Boucher, Copy Machine Operator ..... Jefferson City
Cathy Burks, Data Entry Operator II ..... Jefferson City
Judy A. Eiken, Secretary II ..... Jefferson City
Laura Even, Clerk Typist III ..... Jefferson City
Becky Giles, Administrative Secretary ..... Jefferson City
Ann Hohenstreet, Secretary III ..... Jefferson City
Ruth Johnson, Clerk Typist I ..... Jefferson City
Bernice M. Kiss, Clerk Typist III ..... Jefferson City
Peggy Neubert, Secretary I ..... Jefferson City
Becky Rackers, Secretary I ..... Jefferson City
Anna Marie Reinkemeyer, Clerk Typist II ..... Jefferson City
Sandy Rutherford, Senior Accounting Clerk ..... Jefferson City
Lois Sapp, Secretary II ..... Jefferson City
Ramona Tomka, Secretary III ..... Jefferson City
Shirley Voss, Clerk Typist II ..... Jefferson City
Rich Weaver, Receiving Clerk ..... Jefferson City

DISTRICT SUPERVISORS

Charles E. Beaudet ..... Kansas City-North
Robert J. Bufe ..... St. Louis-North
Lawrence C. Clos ..... Kansas City-South
Connie E. Edwards ..... Sikeston
Fred W. Gerken ..... St. Joseph
R. Michael Helvey ..... St. Louis-South
William J. Holtmeyer ..... Springfield
Brice A. Luetkemeyer ..... Central MO

SENIOR BANK EXAMINERS

R. Michael Bradley	St. Louis-South
Linda L. Dimond	St. Louis-South
Dale Elsberry	Central MO
Don Fischbach	Kansas City-North
Barbara Frish	St. Louis-South
Rick Harris	Kansas City-South
Denis S. Heneghan	St. Louis-North
Robert Horne	Central MO
Tom Jackson	Kansas City-North
Eric McClure	Springfield
Craig McGonagle	St. Louis-South
Edith Noll	Central MO
Kenneth W. Quertermous	Sikeston
Philip Wheatley	Springfield

BANK EXAMINERS

Randy Bono	Central MO
Karen Crayden	Kansas City-North
Lois Crouse	Springfield
Aaron Fields	St. Louis-North
Susan Hagedorn	Kansas City-North
Debra Hardman	Central MO
Athena Hayes	St. Louis-South
Patricia Humphrey	Kansas City-South
Anthony Justin	St. Joseph
Susan Keltner	Springfield
James Lewis	St. Louis-North
William Lloyd	Central MO
Jeff Luetkemeyer	St. Louis-North
E. Dean McCracken	St. Louis-South
Janet Moorman	Central MO
Tim Nash	St. Joseph
Julie Pensel	St. Louis-North
John Smith	Kansas City-North
Robert Stevens	St. Louis-North
Neil Stolte	St. Joseph
Jim Triplet	St. Joseph
Gene Wallace	Central MO
Paula Willett	Kansas City-South
Patrick Willis	Kansas City-South

SENIOR ASSISTANT BANK EXAMINERS

C. Kenneth Beatie	Springfield
Michele Burks	Central MO
Laurie Campbell	St. Joseph
Mike Dempsey	Kansas City-South
John Denkler	St. Louis-South
William Denman	St. Louis-South
Paul Drown	Springfield
Susan Elias	St. Joseph
Gary Ellis	Kansas City-North
Russell Fahrenbrink	Kansas City-South
David Jensen	St. Louis-South
Michael McEnany	St. Louis-South
Todd Miszner	Kansas City-North
Kelley Pryor	Kansas City-South
Matthew Puchbauer	Sikeston
Robert Rea	St. Joseph
Jennifer Stark	Springfield
Edward Stonner	Central MO
Pat Taggart	Springfield
Brian VanFosson	Springfield

ASSISTANT BANK EXAMINERS

Steve Albert	Central MO
Dan Bloomfield	Sikeston
Brian Brown	St. Louis-North
Jay Burdic	Central MO
Rick Dahl	Central MO
Theresa Frangel	Sikeston
Steven Green	Sikeston
James Haslag	Central MO
Steven Jordening	Kansas City-North
Richard Kemner	Kansas City-South
Joanie Linge	Kansas City-North
Thomas Maassen	Sikeston
Elaine Maddux	Springfield
Martin McReynolds	Sikeston
Rick Pratt	Kansas City-North
Mark Simmer	Kansas City-North
Laura Spaeth	Springfield
Tod Stafford	St. Joseph
Diana Tribble	St. Joseph
David Turner	Springfield
Doug Wright	St. Louis-North

TRUST EXAMINERS

Steve Gillis, Senior Examiner ..... Kansas City
Robert Page, Examiner ..... St. Louis
Joseph J. Wehrle, Supervisory Examiner ..... St. Louis

CONSUMER CREDIT EXAMINERS

Daniel L. Chronister, Senior Examiner ..... DeSoto
Kenneth A. Cormack, Consumer Credit Examiner ..... Kansas City
Gary A. Hopper, Senior Examiner ..... Marshall
William R. Penn, Assistant Consumer Credit Examiner ..... Sikeston
Robert L. Pullen, Senior Examiner ..... Springfield
William Anthony Story, Senior Examiner ..... St. Charles

TABLE I

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1987

	Appropriation	Governor's Reserve	Expenditures to June 30, 1987	Balance Expired June 30, 1987
Personal Service	$3,276,528	$44,000	$3,182,702	$49,826
Expense & Equip.	606,439	-0-	606,434	5
TOTALS	$3,882,967	$44,000	$3,789,136	$49,831

TABLE II

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1988

	Appropriation	Governor's Reserve	Expenditures to June 30, 1988	Balance Expired June 30, 1988
Personal Service	$3,374,794	$75,000	$3,294,385	$5,409
Expense & Equip.	660,602	-0-	660,541	61
TOTALS	$4,035,396	$75,000	$3,954,926	$5,470

TABLE III

Receipts and disbursements of the Division of Finance for the period July 1, 1986 to June 30, 1988

	Receipts	Disbursements
1987 Banks, Consumer Credit & Misc. Income	$ 5,465,621	$3,789,136
1988 Banks, Consumer Credit & Misc. Income	5,671,628	3,954,926
TOTALS	$11,137,249	$7,744,062

"MARKET RATES" OF INTEREST

Section 408.030 RSMo requires that the Commissioner of Finance declare a "market rate" of interest each quarter based on the monthly index of long term United States government bond yields. The rates so declared under this statute have been as follows:

July 3 to Sept. 30, 1979 — 11.6%
Oct. 1 to Dec. 31, 1979 — 11.4%

Jan. 1 to March 31, 1980 — 12.8%
April 1 to June 30, 1980 — 14.6%
July 1 to Sept. 30, 1980 — 12.8%
Oct. 1 to Dec. 31, 1980 — 13.5%

Jan. 1 to March 31, 1981 — 14.8%
April 1 to June 30, 1981 — 15.2%
July 1 to Sept. 30, 1981 — 16.0%
Oct. 1 to Dec. 31, 1981 — 16.6%

Jan. 1 to March 31, 1982 — 15.7%
April 1 to June 30, 1982 — 16.6%
July 1 to Sept. 30, 1982 — 15.7%
Oct. 1 to Dec. 31, 1982 — 15.2%

Jan. 1 to March 31, 1983 — 13.2%
April 1 to June 30, 1983 — 13.6%
July 1 to Sept. 30, 1983 — 13.2%
Oct. 1 to Dec. 31, 1983 — 14.4%

Jan. 1 to March 31, 1984 — 14.3%
April 1 to June 30, 1984 — 14.4%
July 1 to Sept. 30, 1984 — 15.9%
Oct. 1 to Dec. 31, 1984 — 15.2%

Jan. 1 to March 31, 1985 — 14.3%
April 1 to June 30, 1985 — 14.4%
July 1 to Sept. 30, 1985 — 14.0%
Oct. 1 to Dec. 31, 1985 — 13.6%

Jan. 1 to March 31, 1986 — 13.1%
April 1 to June 30, 1986 — 12.1%
July 1 to Sept. 30, 1986 — 11.0%
Oct. 1 to Dec. 31, 1986 — 10.7%

Jan. 1 to March 31, 1987 — 10.8%
April 1 to June 30, 1987 — 10.7%
July 1 to Sept. 30, 1987 — 11.8%
Oct. 1 to Dec. 31, 1987 — 12.0%

Jan. 1 to March 31, 1988 — 12.0%
April 1 to June 30, 1988 — 11.4%

NEW BANKS CHARTERED
July 1, 1986 to June 30, 1988

09-05-86	*First Bank of Gladstone, Gladstone, MO (Formerly First National Bank of Gladstone)
09-08-86	**Central Bank of Osage Beach, Osage Beach, MO
09-12-86	Delta Counties Bank, Sikeston, MO
10-17-86	Hillcrest Bank, Kansas City, MO
10-31-86	*Exchange Bank of Missouri, Fayette, MO (Formerly Exchange National Bank of Howard County)
11-14-86	*Central Bank of Missouri, Sedalia, MO (Formerly Central National Bank of Missouri)
11-24-86	**Texas County Bank, Houston, MO
12-11-86	**Cotton Exchange Interim Bank, Kennett, MO
12-23-86	**The Bank of St. Charles County, Weldon Springs, MO
04-01-87	*Landmark Bank of St. Charles County, St. Charles, MO (Formerly Landmark Bank of St. Charles County, N.A.)
06-18-87	First Bank of Maryville, Maryville, MO (The bank purchased the assets and assumed the liabilities of the First Midwest Bank, Maryville, MO, which was closed by the Commissioner of Finance on this date.)
07-02-87	*Mark Twain Bank, Ladue, MO (Formerly Mark Twain Bank, N.A.)
07-10-87	*American Bank of Boone County, Centralia, MO (Formerly American Bank of Centralia, N.A.)
07-17-87	The Village Bank of St. Louis County, Ellisville, MO
07-24-87	Century Bank, Des Peres, MO
09-01-87	*First Bank of Butler, Butler, MO (Formerly First National Bank of Butler)
10-23-87	Bank of South County, Affton, MO
10-30-87	*American Bank of Franklin County, Union, MO (Formerly American Bank of Franklin County, N.A.)
12-24-87	The Trust Company of St. Joseph, St. Joseph, MO
02-03-88	Centerre Trust Company of Kansas City, Kansas City, MO
03-11-88	Bank of Chesterfield, Chesterfield, MO
03-18-88	Enterprise Bank, Clayton, MO
03-31-88	*First Midwest Bank of Poplar Bluff, Poplar Bluff, MO (Formerly First National Bank of Poplar Bluff)
05-13-88	**Citizens Interim Bank of Eldon, Eldon, MO

*Conversion from national charter.
**Interim bank, see list of mergers.

FOREIGN AGENCY LICENSE

License Number	Date Issued	Name	Location
3	7-12-84	Lloyds Bank, Plc London, England	200 N. Broadway St. Louis, MO

CLOSED BANKS
July 1, 1986 to June 30, 1988

Name	Date Closed	Total Assets	Total Liabilities	Total Deposits
Callao Community Bank Callao, MO Lafayette County Bank of Lexington/Wellington, Lexington, MO, purchased assets and assumed liabilities of the bank.	07-17-86	5,671	5,696	5,652
Albany State Bank Albany, MO United Missouri Bank of St. Joseph, purchased assets and assumed liabilities of the bank.	08-28-86	4,676	4,676	4,921
Missouri Farmers Bank Mound City, MO United Missouri Bank of St. Joseph, purchased assets and assumed liabilities of the bank.	10-02-86	25,963	25,963	25,440
The Home Bank Savannah, MO United Missouri Bank of St. Joseph, purchased assets and assumed liabilities of the bank.	11-06-86	39,092	39,092	40,088
First Stock Yards Bank St. Joseph, MO The Bank of St. Joseph, purchased assets and assumed liabilities of the bank.	11-06-86	31,589	31,589	31,526
The Citizens Bank of Windsor, Windsor, MO United Missouri Bank of Warrensburg, purchased assets and assumed liabilities of the bank.	12-09-86	24,840	24,840	24,271

CLOSED BANKS
July 1, 1986 to June 30, 1988

Name	Date Closed	Total Assets	Total Liabilities	Total Deposits
First State Bank of Pattonsburg, MO (FDIC appointed liquidating agent)	01-29-87	5,915	5,915	5,779
First State Bank of King City King City, MO Citizens Bank and Trust Company, Chillicothe, MO purchased assets and assumed liabilities of the bank.	02-13-87	14,457	14,701	14,503
First State Bank of Forest City Forest City, MO (FDIC appointed liquidating agent)	04-16-87	7,910	7,910	7,875
First Midwest Bank Maryville, MO First Bank of Maryville, was chartered to purchase assets and assume liabilities of the bank.	06-18-87	25,620	25,620	25,691

(Dollar Amounts in Thousands)

DEVELOPMENT FINANCE CORPORATION

First Missouri Development Finance Corporation Jefferson City, MO	Voluntary Dissolution 07-31-86

MERGERS
July 1, 1986 to June 30, 1988

Effective Date	
07-01-86	First Missouri Bank of St. Peters, National Association, St. Peters, MO, merged with and into First Bank and Trust Company (formerly First Missouri Bank and Trust Company) Creve Coeur, MO, the survivor.
08-04-86	Community National Mercantile Bank of Joplin, Joplin, MO, and Merchants & Miners Mercantile Bank of Webb City, Webb City, MO, merged with and into First National Mercantile Bank and Trust Company, Joplin, MO, the survivor.
08-08-86	Bankcenter One/St. Charles, St. Charles, MO, merged with and into Bankcenter One, Ellisville, MO, the survivor.
09-30-86	American Bank of Marceline, Marceline, MO, and American Bank of Princeton, Princeton, MO, merged with and into American Bank of Spickard-Trenton, Trenton, MO, the survivor. The new name of the surviving bank is AMERICAN BANK OF NORTH CENTRAL MISSOURI.
10-01-86	Boatmen's Bank of South Raytown, Raytown, MO, merged with and into Boatmen's Raytown Bank, Raytown, MO, the survivor.
10-31-86	Union National Bank of Kansas City, Kansas City, MO, merged with and into Union Bank, Kansas City, MO, the survivor. The main office is located at 120 West 12th Street, Kansas City, MO.
11-13-86	Mercantile National Bank of Clay County, Kansas City, MO, Noland Road Mercantile Bank, Independence, MO, and Mercantile Regional Bank, Kansas City, MO, merged with and into Mercantile Bank and Trust Company, Kansas City, MO, the survivor. The new name of the surviving bank is MERCANTILE BANK OF KANSAS CITY.
11-30-86	American Bank of Higginsville, American Bank of Raytown, American Bank of Richmond, and Laurel American Bank, Kansas City, MO, merged with and into American Bank & Trust Company, Kansas City, MO, the survivor. The new name of the surviving bank is AMERICAN BANK.
12-01-86	The Brentwood Bank, Brentwood, MO, merged with and into Landmark Bank, Clayton, MO, the survivor.
12-08-86	Ludlow National Bank, Ludlow, MO, merged with and into Citizens Bank and Trust Company, Chillicothe, MO, the survivor.
12-15-86	Mercantile Bank of Marble Hill, Marble Hill, MO, merged with and into Mercantile First County Bank, National Association, Bloomfield, MO, the survivor.

MERGERS
July 1, 1986 to June 30, 1988

Effective Date	
12-29-86	Westport Bank, Kansas City, MO, merged with and into The Merchants Bank, Kansas City, MO, the survivor.
12-29-86	The Merchants Bank, Kansas City, MO, merged with and into The Bank of Kansas City, Kansas City, MO, the survivor. The new name of the surviving bank is THE MERCHANTS BANK.
12-29-86	Central Bank of Osage Beach, Osage Beach, MO, an interim bank, merged with and into Bank of Lake of the Ozarks, Osage Beach, MO, the survivor.
12-30-86	Farmers State Bank of Texas County, Houston, MO, merged with and into Texas County Bank, Houston, MO, an interim bank, the survivor.
12-30-86	Reynolds County Savings Bank, Centerville, MO, merged with and into Dent County Bank, Salem, MO, the survivor.
01-30-87	Cotton Exchange Interim Bank, Kennett, MO, merged with and into Cotton Exchange Bank, Kennett, MO, the survivor.
02-09-87	Farmers Bank of Blairstown, Blairstown, MO, merged with and into Community Bank of Warrensburg, Warrensburg, MO, the survivor.
03-06-87	United Missouri Bank of Milan, Milan, MO, merged with and into United Missouri Bank North Central, Brookfield, MO, the survivor.
04-13-87	The Bank of St. Charles County, Weldon Spring, MO, an interim bank, merged with and into Weldon Spring Bank, Weldon Spring, MO, the survivor. The new name of the surviving bank is THE BANK OF ST. CHARLES COUNTY.
04-30-87	Oran State Bank, Oran, MO, and First Financial Bank of Scott County, Scott City, MO, merged with and into Tri-County First Financial Bank, Sikeston, MO, the survivor. The new name of the surviving bank is FIRST FINANCIAL BANK OF SOUTHEAST MISSOURI.
05-18-87	Centerre Bank of Crystal City, Crystal City, MO, and Centerre Bank of Pacific, Pacific, MO, merged with and into Centerre Bank, National Association, St. Louis, MO, the survivor.
06-29-87	Boatmen's Bank of De Soto, De Soto, MO, merged with and into Boatmen's Bank of Jefferson County, Pevely, MO, the survivor.
07-01-87	Puxico State Bank, Puxico, MO, merged with and into First National Bank of Poplar Bluff, Poplar Bluff, MO, the survivor.
08-03-87	Bank of Keytesville, Keytesville, MO, merged with and into First Security Bank of Brookfield, Brookfield, MO, the survivor. The new name of the surviving bank is FIRST SECURITY BANK OF BROOKFIELD/KEYTESVILLE.

MERGERS
July 1, 1986 to June 30, 1988

Effective Date	
09-30-87	First Bank of DeKalb County, Maysville, MO, merged with and into Belt American Bank of St. Joseph, St. Joseph, MO, the survivor.
10-23-87	Royal Bank West Side, N.A., Glendale, MO, merged with and into Royal Bank Mid-County, University City, MO, the survivor.
10-31-87	L. T. Interim Bank, St. Louis City, MO, merged with and into Lindell Trust Company, St. Louis, MO, the survivor.
11-02-87	Malden State Bank, Malden, MO, merged with and into State Bank of Bernie, Bernie, MO the survivor. The new name of the surviving bank is FIRST COMMUNITY BANK, MISSOURI.
11-13-87	Bank of Meadville, Meadville, MO, merged with and into Bank of Brookfield-Purdin, N.A., Brookfield, MO, the survivor.
12-11-87	Mercantile Bank of Miller, Miller, MO, merged with and into Mercantile Bank of Springfield, Springfield, MO, the survivor.
12-21-87	Citizens National Bank of Monett/Pierce City, Monett, MO, merged with and into First State Bank of Purdy, Purdy, MO, the survivor.
12-31-87	Community Bank, Chillicothe, MO, merged with and into Bosworth State Bank, Bosworth, MO, the survivor. The new name of the surviving Bank is COMMUNITY BANK and its main office is located in Chillicothe.
12-31-87	Community Bank of Savannah, Savannah, MO, merged with and into Citizens State Bank of Maryville, Missouri, Maryville, MO, the survivor. The new name of the surviving bank is CITIZENS STATE BANK OF MARYVILLE.
12-31-87	American Bank of Edgerton, Edgerton, MO, merged with and into American Bank of Plattsburg, Plattsburg, MO, the survivor. The new name of the surviving bank is AMERICAN BANK OF PLATTSBURG/ EDGERTON.
01-29-88	Interim Bank of Union, Union, MO, merged with and into United Bank of Union, Union, MO, the survivor.
04-08-88	First Security Interim Bank, Charleston, MO, merged with and into First Security State Bank of Charleston, Charleston, MO, the survivor.
04-21-88	Union State Bank of Clinton, Clinton, MO, merged with and into Boatmen's Bank of Clinton, Clinton, MO, the survivor. The new name of the surviving bank is UNION STATE BANK OF CLINTON.
04-29-88	Interim Union Bank of Sedalia, Sedalia, MO, merged with and into The Union Savings Bank, Sedalia, MO, the survivor.
06-30-88	Citizens Savings Bank of Browning/Milan merged with and into First National Bank, Kirksville, MO, the survivor.

CONVERTED TO NATIONAL CHARTER
July 1, 1986 to June 30, 1988

08-04-86	M	Merchants & Miners Mercantile Bank of Webb City, Webb City, MO
12-15-86	M	Mercantile Bank of Marble Hill, Marble Hill, MO
05-18-87	M	Centerre Bank of Crystal City, Crystal City, MO
05-18-87	M	Centerre Bank of Pacific, Pacific, MO
07-01-87	M	Puxico State Bank, Puxico, MO
10-13-87	C	Commerce Bank of Joplin, Joplin, MO (Now Commerce Bank of Joplin, N.A.)
10-13-87	C	Commerce Bank of Springfield, Springfield, MO (Now Commerce Bank of Springfield, N.A.)
11-13-87	M	Bank of Meadville, Meadville, MO
12-10-87	C	Centerre Bank of South Kansas City, Kansas City, MO (Now Centerre Bank of South Kansas City, N.A.)
01-21-88	C	Mercantile Bank of St. Charles County, St. Charles, MO (Now Mercantile Bank of St. Charles County, National Association)
06-30-88	M	Citizens Savings Bank of Browning/Milan

M - Merger
C - Conversion

CONVERTED TO FEDERAL SAVINGS BANKS
July 1, 1986 to June 30, 1988

8-11-86	Cameron State Bank, Cameron, MO Farmers and Merchants Bank of Memphis, Memphis, MO

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FACILITIES GRANTED
July 1, 1986 to June 30, 1988

Date Approved	Bank	Facility Location
07-17-86	Lafayette County Bank of Lexington/Wellington, Lexington, MO	Callao, MO
08-15-86	Barton County State Bank Lamar, MO	Lamar, MO
08-15-86	Citizens Bank of Newburg Newburg, MO	Doolittle, MO
09-05-86	Security Bank and Trust Company Branson, MO	Pointe Royale, MO (Unincorporated community)
09-05-86	Citizens Bank of Eldon Eldon, MO	Eldon, MO
09-05-86	First Bank of Gladstone Gladstone, MO	Gladstone, MO
09-05-86	First Bank of Gladstone Gladstone, MO	Kansas City, MO
09-05-86	First Bank of Gladstone Gladstone, MO	Excelsior Springs, MO
09-05-86	Bank of the Leadbelt Leadwood, MO	Leadwood, MO
10-02-86	United Missouri Bank of St. Joseph St. Joseph, MO	Maitland, MO
10-03-86	First State Bank of Missouri Buckner, MO	Kansas City, MO
10-03-86	Mercantile Bank of St. Charles County St. Charles, MO	Harvester, MO
10-03-86	The Bank of Grain Valley Grain Valley, MO	Kansas City, MO
10-17-86	Landmark Bank Clayton, MO	Florissant, MO
10-17-86	Farmers Bank of Unionville Unionville, MO	Mercer, MO
10-24-86	Monroe City Bank Monroe City, MO	Monroe City, MO

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FACILITIES GRANTED
July 1, 1986 to June 30, 1988

Date Approved	Bank	Facility Location
11-06-86	The Bank of St. Joseph St. Joseph, MO	St. Joseph, MO
11-06-86	The Bank of St. Joseph St. Joseph, MO	St. Joseph, MO
11-14-86	Central Bank of Missouri Sedalia, MO	Smithton, MO
11-21-86	Landmark Bank Clayton, MO	Bridgeton, MO
12-09-86	United Missouri Bank of Warrensburg Warrensburg, MO	Windsor, MO
12-09-86	United Missouri Bank of Warrensburg Warrensburg, MO	Tightwad, MO
12-26-86	Centerre Bank of Crane Crane, MO	Stoneridge, MO (Unincorporated community)
01-23-87	The Bank of St. Joseph St. Joseph, MO	St. Joseph, MO
02-13-87	Citizens Bank and Trust Company Chillicothe, MO	King City, MO
03-27-87	First Bank of Gladstone Gladstone, MO	Gladstone, MO
04-03-87	Empire Bank Springfield, MO	Springfield, MO
04-24-87	Landmark Bank Clayton, MO	Unincorporated St. Louis County, MO
05-07-87	Metro North State Bank Kansas City, MO	Liberty, MO
05-29-87	The Citizens Bank of Oregon Oregon, MO	Springfield, MO
06-18-87	First Bank of Maryville Maryville, MO	Ravenwood, MO

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FACILITIES GRANTED
July 1, 1986 to June 30, 1988

Date Approved	Bank	Facility Location
07-10-87	United Missouri Bank of Warsaw Warsaw, MO	Tightwad, MO
08-14-87	The Farmers Bank Carrollton, MO	Carrollton, MO
09-11-87	Mega Bank of St. Louis County Chesterfield, MO	Mehlville, MO
10-23-87	First Exchange Bank of St. Louis St. Louis County, MO	Clayton, MO
10-30-87	American Bank of Franklin County Union, MO	St. Clair, MO
10-30-87	Kearney Trust Company Kearney, MO	Kearney, MO
11-13-87	Farmers Bank Antonia, MO	Unincorporated Jefferson County, MO
11-13-87	Bank of Neosho Neosho, MO	Neosho, MO
12-18-87	Cass Bank & Trust Company St. Louis, MO	Maryland Heights, MO
12-18-87	Ozark Bank Ozark, MO	Campbell City, MO
12-24-87	First Bank and Trust Company Creve Coeur, MO	Unincorporated St. Louis County, MO
12-31-87	Mega Bank of St. Ann St. Ann, MO	Unincorporated St. Louis County, MO
12-31-87	Normandy Bank Northwoods, MO	Normandy, MO
01-08-88	First Security State Bank of Charleston, Charleston, MO	Whiting, MO

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FACILITIES GRANTED
July 1, 1986 to June 30, 1988

Date Approved	Bank	Facility Location
01-08-88	Southwest Missouri Bank Carthage, MO	Duquesne, MO
03-18-88	Bannister Bank and Trust Kansas City, MO	Lee's Summit, MO
03-18-88	Bank of Mansfield Mansfield, MO	Norwood, MO
03-25-88	Eagle Bank and Trust Company of Jefferson County, Hillsboro, MO	House Springs, MO
03-25-88	Eagle Bank and Trust Company of Jefferson County, Hillsboro, MO	Cedar Hill, MO
04-08-88	The Community Bank of Shell Knob Shell Knob, MO	Golden, MO
04-29-88	Bank of Coffey Coffey, MO	Pattonsburg, MO

FACILITIES GRANTED
(Limited to walk-up or drive-in services)

07-11-86	Missouri State Bank and Trust Company St. Louis, MO	St. Louis, MO
12-19-86	Bankcenter One Ellisville, MO	Ellisville, MO
02-13-87	Hillcrest Bank Kansas City, MO	Kansas City, MO
05-29-87	Empire Bank Springfield, MO	Springfield, MO
02-05-88	The Central Trust Bank Jefferson City, MO	Jefferson City, MO
02-05-88	The Central Trust Bank Jefferson City, MO	Jefferson City, MO
03-25-88	Eagle Bank and Trust Company of Jefferson County, Hillsboro, MO	House Springs, MO

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLE FROM July 1, 1986 to June 30, 1988

07-03-86	Citizen's Bank of Dexter to Citizens First Financial Bank	Dexter
07-25-86	First Financial Bank Centre of St. Charles County to First Financial Bank of St. Charles County	Lake St. Louis
09-09-86	The Chrisman-Sawyer Bank to First City Bank	Independence
09-19-86	Bank of St. Mary to First Financial Bank of Ste. Genevieve County	St. Marys
09-30-86	American Bank of Spickard-Trenton to American Bank of North Central Missouri	Trenton
10-10-86	State Bank of Fisk to First Missouri State Bank	Fisk
10-24-86	Lamar Trust Company to Lamar Bank and Trust Company	Lamar
11-13-86	Mercantile Bank and Trust Company to Mercantile Bank of Kansas City	Kansas City
11-30-86	American Bank & Trust Company of Kansas City to American Bank	Kansas City
12-19-86	United Missouri Bank of St. Joseph to United Missouri Bank Northwest	St. Joseph
02-20-87	Goppert Bank & Trust Company to Centerre Bank of South Kansas City	Kansas City
04-13-87	Weldon Spring Bank to The Bank of St. Charles County	Weldon Spring

04-30-87	Tri-County First Financial Bank to First Financial Bank of Southeast Missouri	Sikeston
06-04-87	The McBride Associates Trust Company to Commonwealth Trust Company	Clayton
08-03-87	First Security Bank of Brookfield to First Security Bank of Brookfield/Keytesville	Brookfield
11-03-87	State Bank of Bernie to First Community Bank, Missouri	Bernie
11-09-87	Community Bank of Warrensburg to Bank of Warrensburg	Warrensburg
12-04-87	Royal Bank Mid-County to Royal Banks of Missouri	University City
12-31-87	Bosworth State Bank to Community Bank	Bosworth
12-31-87	Citizens State Bank of Maryville, Missouri to Citizens State Bank of Maryville	Maryville
12-31-87	American Bank of Plattsburg to American Bank of Plattsburg/Edgerton	Plattsburg
02-02-88	Security Bank and Trust Company of Branson to Landmark Bank of Branson	Branson
04-18-88	Standard State Bank to Standard State Bank and Trust	Independence
04-21-88	Boatmen's Bank of Clinton to Union State Bank of Clinton	Clinton

SUMMARY OF STATEMENTS OF CONDITION FILED BY MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES

Dollar Amounts in Thousands

Date	9-30-86	12-31-86	3-31-87
Number of Banks and Trust Companies	528	515	511
ASSETS			
Total Loans	12,327,800	13,011,400	13,212,600
Allowance for Possible Loan Losses	188,700	183,600	194,200
Total Assets	22,972,500	24,432,000	24,410,500
LIABILITIES			
Total Deposits	20,384,300	21,772,300	21,809,200
Subordinated Notes and Debentures	7,400	6,400	5,700
EQUITY CAPITAL			
Total Equity Capital	1,864,000	1,891,700	1,927,200
NET INCOME			
(After Securities Gains and Losses)	154,100	203,200	55,200
Balance Sheet and Operating Ratios			
Capital and Reserves/Assets	8.86	8.43	8.62
Total Loans/Assets	53.66	53.26	54.13
Allowance for Loan Losses/Total Loans	1.53	1.41	1.47
Net Income to Average Assets	0.84	0.85	0.87

Summary of Statements of Condition (continued)

Dollar Amounts in Thousands

Date	6-30-87	9-30-87	12-31-87
Number of Banks and Trust Companies	**505**	**505**	**502**
ASSETS			
Total Loans	13,810,100	15,017,600	14,988,600
Allowance for Possible Loan Losses	197,700	220,800	220,400
Total Assets	24,581,061	25,852,900	26,051,200
LIABILITIES			
Total Deposits	21,821,500	22,973,600	23,199,600
Subordinated Notes and Debentures	5,300	6,300	6,000
EQUITY CAPITAL			
Total Equity Capital	1,979,700	2,104,000	2,091,800
NET INCOME			
(After Securities Gains and Losses)	111,800	183,600	230,800
Balance Sheet and Operating Ratios			
Capital and Reserves/Assets	8.79	8.92	8.80
Total Loans/Assets	56.18	58.09	57.54
Allowance for Loan Losses/Total Loans	1.43	1.47	1.47
Net Income to Average Assets	0.87	0.90	0.84

Summary of Statements of Condition
(continued)

Dollar Amounts in Thousands

Date	3-31-88	6-30-88
Number of Banks and Trust Companies	**505**	**503**
ASSETS		
Total Loans	15,384,400	15,823,600
Allowance for Possible Loan Losses	231,700	237,200
Total Assets	26,154,300	26,468,700
LIABILITIES		
Total Deposits	23,293,200	23,506,900
Subordinated Notes and Debentures	5,900	4,700
EQUITY CAPITAL		
Total Equity Capital	2,128,000	2,180,900
NET INCOME		
(After Securities Gains and Losses)	74,600	146,900
Balance Sheet and Operating Ratios		
Capital and Reserves/Assets	8.94	9.05
Total Loans/Assets	58.82	59.78
Allowance for Loan Losses/Total Loans	1.51	1.50
Net Income to Average Assets	1.09	1.07

TOTAL ASSETS OF STATE BANKS AND TRUST COMPANIES
1934 - 1987

Date	Number	Total Assets
November 5, 1934	659	$ 710,512,839.29
November 1, 1935	626	802,540,217.31
November 25, 1936	594	904,478,939.66
December 31, 1937	573	880,918,013.08
December 31, 1938	557	931,715,561.77
December 30, 1939	547	996,235,136.34
November 12, 1940	540	1,032,361,779.74
December 31, 1941	533	1,192,413,028.71
December 31, 1942	523	1,534,011,949.41
December 31, 1943	514	1,780,470,290.50
December 30, 1944	514	2,170,597,714.47
December 31, 1945	512	2,618,368,281.61
December 31, 1946	515	2,572,872,515.55
December 31, 1947	520	2,684,956,830.31
December 31, 1948	521	2,691,934,265.06
December 31, 1949	519	2,740,792,922.55
December 30, 1950	522	2,950,783,617.47
December 31, 1951	521	3,119,076,236.33
December 31, 1952	522	3,273,806,075.56
December 31, 1953	524	3,349,397,211.53
December 31, 1954	525	3,484,725,382.04
December 31, 1955	530	3,538,495,001.52
December 31, 1956	535	3,692,873,010.63
December 31, 1957	534	3,733,685,720.62
December 31, 1958	545	4,067,040,286.75
December 31, 1959	554	4,163,646,365.29
December 31, 1960	551	4,293,779,687.92
December 31, 1961	549	4,528,851,631.47
December 28, 1962	550	4,891,565,013.58
December 20, 1963	553	5,194,207,352.87
December 31, 1964	558	4,824,143,364.22
December 31, 1965	565	5,090,069,042.84
December 31, 1966	568	5,472,655,533.54
December 31, 1967	569	6,186,069,809.59
December 31, 1968	571	6,842,447,755.92
December 31, 1969	573	7,096,504,324.09
December 31, 1970	578	7,538,281,992.81
December 31, 1971	579	8,468,713,187.33
December 31, 1972	589	8,665,742,508.85
December 31, 1973	594	9,539,290,950.12
December 31, 1974	600	10,204,556,001.2¢
December 31, 1975	602	11,162,611,952.21
December 31, 1976	605	12,180,300,000.00
December 31, 1977	609	14,091,195,000.00

Date	Number	Total Assets
December 31, 1978	625	$16,038,256,000.00
December 31, 1979	633	17,843,257,000.00
December 31, 1980	637	19,164,485,000.00
December 31, 1981	623	20,407,000,000.00
December 31, 1982	620	21,999,066,000.00
December 31, 1983	612	23,926,061,000.00
December 31, 1984	596	25,837,400,000.00
December 31, 1985	555	24,152,100,000.00
December 31, 1986	515	24,432,000,000.00
December 31, 1987	502	26,051,200,000.00

Missouri State Chartered Banks and Trust Companies as of June 30, 1988

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
ADRIAN BANK	816/297-2194	2485	10/18/1932
P.O. Box 127		Loans -	11,400,000
Adrian, MO 64720		Total Assets -	23,967,000
Gene E. Irvin, Chm. & Pres.		Deposits -	20,546,000
		Equity Capital -	2,969,000
THE BANK OF ADVANCE	314/722-3517	1108	01/30/1902
P.O. Box 193		Loans -	25,300,000
Advance, MO 63730		Total Assets -	46,855,000
David L. Cummins, Pres.		Deposits -	40,694,000
		Equity Capital -	3,783,000
BANK OF SOUTH COUNTY	314/544-9100	2789	10/23/1987
9100 Gravois		Loans -	11,439,000
Affton, MO 63123		Total Assets -	17,623,000
David T. Stoecker, Pres.		Deposits -	13,031,000
		Equity Capital -	3,819,000
GENTRY COUNTY BANK	816/726-5225	146	07/24/1876
P.O. Box 2348		Loans -	38,894,000
Albany, MO 64402		Total Assets -	58,584,000
Carl O. Smith, Pres.		Deposits -	54,354,000
		Equity Capital -	2,682,000
BANK OF ALTENBURG	314/824-5221	1710	04/01/1910
P.O. Box 68		Loans -	8,029,000
Altenburg, MO 63732		Total Assets -	14,672,000
George G. Thurm, CEO		Deposits -	13,253,000
		Equity Capital -	1,263,000
ALTON BANK	417/778-7211	2350	04/17/1924
P.O. Box 6		Loans -	2,444,000
Alton, MO 65606		Total Assets -	16,180,000
Keith Dorris, Pres.		Deposits -	14,242,000
		Equity Capital -	1,779,000
CITIZENS BANK	816/267-3211	2391	01/04/1926
P.O. Box 98		Loans -	2,760,000
Amsterdam, MO 64723		Total Assets -	5,822,000
Larry Shannon, Chm. & Pres.		Deposits -	5,361,000
		Equity Capital -	382,000
THE ANDERSON STATE BANK	417/845-3346	2564	10/30/1944
P.O. Box 398		Loans -	7,054,000
Anderson, MO 64831		Total Assets -	20,461,000
J.H. Pogue, CEO		Deposits -	17,566,000
		Equity Capital -	2,547,000
FARMERS BANK	314/948-2216	2334	06/13/1923
P.O. Box 130		Loans -	14,392,000
Antonia, MO 63052		Total Assets -	27,809,000
Robert L. Levin, Chm.		Deposits -	23,286,000
		Equity Capital -	2,289,000
CITIZENS BANK OF APPLETON CITY	816/476-2124	2479	01/13/1932
P.O. Box 65		Loans -	5,811,000
Appleton City, MO 64724		Total Assets -	17,346,000
Erwin T. Staton, Pres.		Deposits -	15,578,000
		Equity Capital -	1,622,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
ARCADIA VALLEY BANK	314/546-7459	2509	03/28/1934
P.O. Box 178		Loans -	8,752,000
Arcadia, MO 63621		Total Assets -	17,535,000
Ella L. Huff, CEO		Deposits -	15,963,000
		Equity Capital -	1,365,000
FIRST BANK OF JEFFERSON COUNTY	314/464-3600	2681	01/25/1974
P.O. Box 529		Loans -	6,287,000
Arnold, MO 63010		Total Assets -	19,265,000
Lana L. Peterson, CEO		Deposits -	17,612,000
		Equity Capital -	1,390,000
BANK OF ASH GROVE	417/672-2572	239	04/13/1883
P.O. Box 187		Loans -	6,355,000
Ash Grove, MO 65604		Total Assets -	33,878,000
Larry W. Steeley, CEO		Deposits -	29,665,000
		Equity Capital -	3,909,000
SOUTH COUNTY BANK	314/657-2161	2650	12/04/1967
P.O. Box 136		Loans -	7,738,000
Ashland, MO 65010		Total Assets -	12,516,000
Jim F. Hudson, Pres.		Deposits -	11,340,000
		Equity Capital -	960,000
LAWRENCE COUNTY BANK	417/678-5155	2670	11/01/1972
P.O. Box 508		Loans -	15,220,000
Aurora, MO 65605		Total Assets -	23,675,000
John J. Lee, Pres.		Deposits -	21,759,000
		Equity Capital -	1,755,000
SECURITY BANK OF AUXVASSE	314/386-2233	2458	01/25/1930
P.O. Box 127		Loans -	7,933,000
Auxvasse, MO 65231		Total Assets -	13,974,000
Walter Schubert, Chm. & Pres.		Deposits -	12,584,000
		Equity Capital -	1,056,000
CITIZENS BANK	417/683-4147	1392	07/03/1905
P.O. Box 807		Loans -	16,422,000
Ava, MO 65608		Total Assets -	31,386,000
Jim Greene, Pres.		Deposits -	29,377,000
		Equity Capital -	1,740,000
BELLE STATE BANK	314/859-3732	2600	04/09/1956
Drawer AB		Loans -	6,013,000
Belle, MO 65013		Total Assets -	15,497,000
Dean Ready, CEO		Deposits -	13,937,000
		Equity Capital -	1,447,000
BANK OF BELTON	816/331-4888	279	08/19/1884
P.O. Box 70		Loans -	7,022,000
Belton, MO 64012		Total Assets -	29,042,000
James F. Blair, III, Pres.		Deposits -	26,290,000
		Equity Capital -	2,534,000
BOATMEN'S BANK OF BELTON	816/331-4666	1591	06/23/1908
P.O. Box 40		Loans -	33,243,000
Belton, MO 64012		Total Assets -	58,300,000
E.C. Hartzler, Pres.		Deposits -	52,999,000
		Equity Capital -	4,936,000
FARMERS AND MERCHANTS BANK	314/834-5231	2534	03/03/1935
P.O. Box 16		Loans -	2,067,000
Berger, MO 63014		Total Assets -	9,993,000
H. Wayne Groner, Pres.		Deposits -	8,723,000
		Equity Capital -	1,073,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST COMMUNITY BANK, MISSOURI	314/293-5316	**2563**	**10/23/1944**
P.O. Box 130		Loans -	29,689,000
Bernie, MO 63822		Total Assets -	56,754,000
Charles Rushing, Pres.		Deposits -	52,188,000
		Equity Capital -	3,925,000
THE BETHANY TRUST COMPANY	816/425-7285	**181**	**09/19/1919**
P.O. Box 467		Loans -	23,715,000
Bethany, MO 64424		Total Assets -	48,453,000
Richard R. Park, Pres.		Deposits -	43,101,000
		Equity Capital -	4,432,000
BANK OF BILLINGS	417/744-2567	**1984**	**03/16/1914**
P.O. Box 70		Loans -	1,349,000
Billings, MO 65610		Total Assets -	4,731,000
John K. Hulston, Chm. & Pres.		Deposits -	3,767,000
		Equity Capital -	944,000
BANK OF BIRCH TREE	314/292-3211	**2453**	**11/07/1929**
P.O. Box 186		Loans -	2,828,000
Birch Tree, MO 65438		Total Assets -	13,182,000
Douglas C. Bowden, Chm. & Pres.		Deposits -	12,161,000
		Equity Capital -	833,000
BLACKBURN BANK	816/538-4521	**2553**	**07/07/1941**
P.O. Box 204		Loans -	4,173,000
Blackburn, MO 65321		Total Assets -	8,573,000
Mark Smith, Pres.		Deposits -	7,925,000
		Equity Capital -	580,000
FARMERS' STOCK BANK	816/846-2411	**941**	**10/17/1895**
P.O. Box 97		Loans -	4,824,000
Blackwater, MO 65322		Total Assets -	8,125,000
Earlene Holman, Pres.		Deposits -	7,438,000
		Equity Capital -	572,000
BANK OF BLOOMSDALE	314/483-2515	**1993**	**05/15/1914**
P.O. Box 100		Loans -	20,811,000
Bloomsdale, MO 63627		Total Assets -	32,371,000
Larry D. Roderman, Pres.		Deposits -	28,191,000
		Equity Capital -	3,049,000
BANK OF JACOMO	816/229-3477	**2654**	**03/18/1970**
909 South 7 Highway		Loans -	35,204,000
Blue Springs, MO 64015		Total Assets -	48,046,000
Richard S. Pryor, Pres.		Deposits -	43,569,000
		Equity Capital -	3,487,000
BLUE SPRINGS BANK	816/229-1111	**2558**	**02/23/1944**
P.O. Box 490		Loans -	107,747,000
Blue Springs, MO 64015		Total Assets -	146,618,000
Charles E. Qualkinbush, Pres.		Deposits -	136,064,000
		Equity Capital -	9,339,000
CITIZENS BANK OF BLYTHEDALE	816/867-5218	**1734**	**09/06/1910**
Drawer A		Loans -	5,370,000
Blythedale, MO 64426		Total Assets -	10,925,000
J.D. White, Chm. & Pres.		Deposits -	10,345,000
		Equity Capital -	493,000
CITIZENS STATE BANK OF POLK COUNTY	417/326-2265	**1770**	**04/03/1911**
P.O. Box 69		Loans -	17,193,000
Bolivar, MO 65613		Total Assets -	34,795,000
Morris Lawson, Pres.		Deposits -	28,640,000
		Equity Capital -	1,995,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
POLK COUNTY BANK	417/326-5201	768	05/14/1891
P.O. Box 240		Loans -	27,502,000
Bolivar, MO 65613		Total Assets -	52,601,000
Melvin E. Schroeder, Pres.		Deposits -	47,694,000
		Equity Capital -	4,354,000
CENTRAL MISSOURI STATE BANK	816/882-6577	1674	10/13/1909
1910 Main Street		Loans -	3,120,000
Boonville, MO 65233		Total Assets -	6,889,000
Lyle E. Spillman, Pres.		Deposits -	6,285,000
		Equity Capital -	549,000
UNITED MISSOURI BANK OF BOONVILLE	816/882-5633	2440	11/24/1928
		Loans -	20,248,000
P.O. Box 7		Total Assets -	50,324,000
Boonville, MO 65233		Deposits -	44,982,000
Don W. Cowherd, Pres.		Equity Capital -	4,472,000
BANK OF BOURBON	314/732-4433	1286	08/20/1904
P.O. Box 36		Loans -	9,492,000
Bourbon, MO 65441		Total Assets -	23,162,000
Jerry L. Jacques, Pres.		Deposits -	20,720,000
		Equity Capital -	1,805,000
COMMUNITY STATE BANK OF BOWLING GREEN	314/324-2233	3615	01/26/1887
		Loans -	18,329,000
P.O. Box 370		Total Assets -	62,271,000
Bowling Green, MO 63334		Deposits -	53,376,000
Tapley McCune, CEO		Equity Capital -	7,792,000
FARMERS MERCANTILE BANK	314/324-2281	909	01/12/1895
P.O. Box 150		Loans -	29,630,000
Bowling Green, MO 63334		Total Assets -	45,480,000
Loren E. Jensen, Pres.		Deposits -	41,201,000
		Equity Capital -	3,742,000
CENTERRE BANK OF BRANSON	417/334-4125	2580	01/03/1950
P.O. Box 130		Loans -	36,924,000
Branson, MO 65616		Total Assets -	76,336,000
Smith W. Brookhart, III, Pres.		Deposits -	70,301,000
		Equity Capital -	5,764,000
LANDMARK BANK OF BRANSON	417/334-2191	2515	06/01/1934
P.O. Box 70		Loans -	43,747,000
Branson, MO 65616		Total Assets -	66,535,000
David S. Eblen, Pres.		Deposits -	61,079,000
		Equity Capital -	4,443,000
THE BRAYMER BANK	816/645-2222	2711	09/07/1978
P.O. Box 307		Loans -	3,322,000
Braymer, MO 64624		Total Assets -	11,998,000
Mark D. Buntin, CEO		Deposits -	10,654,000
		Equity Capital -	1,171,000
FIRST SECURITY BANK OF BROOKFIELD/KEYTESVILLE	816/258-3336	2582	02/16/1950
		Loans -	14,011,000
P.O. Box 70		Total Assets -	53,979,000
Brookfield, MO 64628		Deposits -	49,144,000
James S. Noble, Pres.		Equity Capital -	4,183,000
UNITED MISSOURI BANK NORTH CENTRAL	816/258-7422	1106	01/13/1902
		Loans -	13,788,000
P.O. Box 387		Total Assets -	85,905,000
Brookfield, MO 64628		Deposits -	77,734,000
Barbara Smith, Pres.		Equity Capital -	7,389,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CHARITON COUNTY BANK	816/548-3137	2085	03/22/1917
116 West Broadway		Loans -	15,332,000
Brunswick, MO 65236		Total Assets -	26,973,000
Douglas D. Ott, Pres.		Deposits -	24,640,000
		Equity Capital -	2,009,000
FIRST STATE BANK OF MISSOURI	816/249-3171	2421	03/01/1928
P.O. Box 128		Loans -	12,957,000
Buckner, MO 64016		Total Assets -	24,599,000
James B. Jones, Pres.		Deposits -	22,639,000
		Equity Capital -	1,779,000
BUFFALO BANK	417/345-2213	2723	11/16/1979
P.O. Box 729		Loans -	11,086,000
Buffalo, MO 65622		Total Assets -	22,283,000
Joe F. Rayl, Chm. & Pres.		Deposits -	20,325,000
		Equity Capital -	1,347,000
O'BANNON BANKING COMPANY	417/345-2251	1421	11/20/1905
P.O. Box C-6		Loans -	30,155,000
Buffalo, MO 65622		Total Assets -	68,025,000
James A. Hayes, Chm.		Deposits -	61,808,000
		Equity Capital -	5,519,000
BUNCETON STATE BANK	816/427-5425	2339	10/11/1923
P.O. Box 148		Loans -	3,088,000
Bunceton, MO 65237		Total Assets -	7,570,000
I. Wesley Condron, Chm. & Pres.		Deposits -	6,855,000
		Equity Capital -	645,000
BOATMEN'S BANK OF BUTLER	816/679-4116	2665	03/21/1945
P.O. Box 112		Loans -	16,530,000
Butler, MO 64730		Total Assets -	61,742,000
Edgar M. Ratliff, Chm. & Pres.		Deposits -	54,778,000
		Equity Capital -	6,292,000
FIRST BANK OF BUTLER	816/679-4103	2787	09/01/1987
27 North Main		Loans -	12,646,000
Butler, MO 64730		Total Assets -	31,803,000
Alden Buerge, Chm. & Pres.		Deposits -	29,032,000
		Equity Capital -	2,471,000
CABOOL STATE BANK	417/962-3168	1916	03/24/1913
P.O. Box M		Loans -	17,652,000
Cabool, MO 65689		Total Assets -	37,756,000
Bulas C. Sponsler, Pres.		Deposits -	32,583,000
		Equity Capital -	4,837,000
THE FARMERS AND TRADERS BANK	314/796-3123	302	10/19/1885
P.O. Box 290		Loans -	11,528,000
California, MO 65018		Total Assets -	36,455,000
Paul H. Kuester, Pres.		Deposits -	32,635,000
		Equity Capital -	3,382,000
CAMDEN COUNTY BANK	314/346-2203	895	06/23/1894
P.O. Box 1020		Loans -	7,615,000
Camdenton, MO 65020		Total Assets -	16,861,000
Frank Sallee, Pres.		Deposits -	16,134,000
		Equity Capital -	534,000
FARMERS STATE BANK	816/632-2141	2499	02/13/1934
P.O. Box 30		Loans -	12,293,000
Cameron, MO 64429		Total Assets -	35,234,000
Charles Maxwell, Pres.		Deposits -	31,683,000
		Equity Capital -	3,203,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
STATE BANK OF CAMPBELL	314/246-2501	1303	10/26/1904
P.O. Box 188		Loans -	9,877,000
Campbell, MO 63933		Total Assets -	19,461,000
Clyde Williams, Pres.		Deposits -	17,790,000
		Equity Capital -	1,487,000
CANTON STATE BANK	314/288-4424	2540	09/21/1935
P.O. Box 111		Loans -	2,614,000
Canton, MO 63435		Total Assets -	21,918,000
Carl L. Schmidt, CEO		Deposits -	18,652,000
		Equity Capital -	2,761,000
BOATMEN'S BANK OF CAPE GIRARDEAU	314/334-7111	1307	11/12/1904
		Loans -	148,946,000
P.O. Box 220		Total Assets -	170,198,000
Cape Girardeau, MO 63701		Deposits -	146,585,000
James P. Limbaugh, Pres.		Equity Capital -	11,616,000
CAPE COUNTY BANK OF CAPE GIRARDEAU	314/335-0893	2743	07/15/1983
		Loans -	41,204,000
P.O. Box 1519		Total Assets -	54,874,000
Cape Girardeau, MO 63701		Deposits -	49,475,000
William L. Bowers, Chm.		Equity Capital -	3,673,000
CAPE MERCANTILE BANK AND TRUST COMPANY	314/334-0521	1292	09/27/1904
		Loans -	53,092,000
P.O. Box 1030		Total Assets -	76,301,000
Cape Girardeau, MO 63701		Deposits -	70,155,000
John K. Hale, Chm. & Pres.		Equity Capital -	4,937,000
FIRST EXCHANGE BANK OF CAPE GIRARDEAU	314/335-3502	2744	07/15/1983
		Loans -	54,781,000
P.O. Box 1590		Total Assets -	74,767,000
Cape Girardeau, MO 63701		Deposits -	68,675,000
Bill M. Stanfield, Pres.		Equity Capital -	4,287,000
SOUTH EAST MISSOURI BANK	314/335-7366	2726	03/30/1980
P.O. Box 724		Loans -	7,673,000
Cape Girardeau, MO 63701		Total Assets -	14,263,000
Robert R. Grebing, Pres.		Deposits -	12,393,000
		Equity Capital -	1,628,000
CITIZENS BANK OF CARL JUNCTION	417/649-7255	1225	10/22/1903
P.O. Drawer 1		Loans -	7,213,000
Carl Junction, MO 64834		Total Assets -	15,604,000
John B. Coke, Chm. & Pres.		Deposits -	14,015,000
		Equity Capital -	1,456,000
CARROLL COUNTY TRUST COMPANY	816/542-2050	173	01/21/1919
P.O. Box 187		Loans -	11,452,000
Carrollton, MO 64633		Total Assets -	34,991,000
Larry Freeman, CEO		Deposits -	31,323,000
		Equity Capital -	3,446,000
THE FARMERS BANK	816/542-2000	1878	08/12/1912
P.O. Box 640		Loans -	8,705,000
Carrollton, MO 64633		Total Assets -	20,488,000
C. Robert Knott, Chm. & Pres.		Deposits -	18,671,000
		Equity Capital -	1,486,000
BOATMEN'S BANK OF CARTHAGE	417/358-9011	953	04/06/1896
P.O. Box 637		Loans -	40,696,000
Carthage, MO 64836		Total Assets -	78,652,000
James R. Bracht, Pres.		Deposits -	71,981,000
		Equity Capital -	5,617,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
UNITED MISSOURI BANK OF CARTHAGE	417/358-2135	2701	06/09/1978
		Loans -	22,339,000
P.O. Box 876		Total Assets -	52,204,000
Carthage, MO 64836		Deposits -	47,233,000
James C. Ainsworth, Chm. & Pres.		Equity Capital -	4,527,000
SOUTHWEST MISSOURI BANK	417/358-9331	2710	08/11/1978
P.O. Box 814		Loans -	32,290,000
Carthage, MO 64836		Total Assets -	51,394,000
Garry D. Denney, Chm. & Pres.		Deposits -	46,081,000
		Equity Capital -	4,696,000
FIRST STATE BANK OF CARUTHERSVILLE	314/333-1700	2508	03/28/1934
		Loans -	28,705,000
P.O. Box 18		Total Assets -	60,280,000
Caruthersville, MO 63830		Deposits -	53,129,000
Duane S. Michie, Pres.		Equity Capital -	5,314,000
SECURITY BANK OF SOUTHWEST MISSOURI	417/847-4794	2766	12/13/1985
		Loans -	5,753,000
Highway's 37 & 86, Route 1, Box 367A		Total Assets -	8,589,000
Cassville, MO 65625		Deposits -	7,683,000
Gary Fields, Pres.		Equity Capital -	790,000
AMERICAN BANK OF BOONE COUNTY	314/682-2143	2783	07/10/1987
100 South Rollins		Loans -	23,130,000
Centralia, MO 65240		Total Assets -	37,604,000
William P. Grace, Pres.		Deposits -	33,926,000
		Equity Capital -	2,928,000
BANK OF CHAFFEE	314/887-3541	2546	08/13/1937
P.O. Drawer A		Loans -	7,449,000
Chaffee, MO 63740		Total Assets -	19,194,000
Liston Mitchell, Pres.		Deposits -	16,827,000
		Equity Capital -	1,969,000
UNITED BANK OF CHAMOIS	314/763-5958	2539	08/19/1935
P.O. Box 248		Loans -	3,159,000
Chamois, MO 65024		Total Assets -	7,888,000
Russell E. Duncan, CEO		Deposits -	6,463,000
		Equity Capital -	1,324,000
CITIZENS' BANK OF CHARLESTON	314/683-3373	2604	06/21/1957
P.O. Box 130		Loans -	6,456,000
Charleston, MO 63834		Total Assets -	33,377,000
James B. Moran, CEO		Deposits -	29,792,000
		Equity Capital -	3,278,000
FIRST SECURITY STATE BANK	314/683-3714	2460	02/06/1930
P.O. Box 99		Loans -	25,286,000
Charleston, MO 63834		Total Assets -	59,429,000
Raymond D. Hinds, Pres.		Deposits -	53,278,000
		Equity Capital -	5,252,000
BANK OF CHESTERFIELD	314/537-0100	2793	03/11/1988
100 Chesterfield Industrial Blvd.		Loans -	0
Chesterfield, MO 63017		Total Assets -	2,100,000
Phillip D. Melton, Chm. & Pres.		Deposits -	0
		Equity Capital -	2,100,000
MEGA BANK OF ST. LOUIS COUNTY	314/434-6664	2714	11/03/1978
14323 South Outer Road		Loans -	21,441,000
Chesterfield, MO 63017		Total Assets -	31,199,000
Jerry S. Von Rohr, Chm.		Deposits -	28,503,000
		Equity Capital -	2,221,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CHILLICOTHE STATE BANK	**816/646-5120**	**2547**	**10/19/1937**
P.O. Box 808		Loans -	25,389,000
Chillicothe, MO 64601		Total Assets -	54,576,000
Roger D. Batson, Pres.		Deposits -	49,768,000
		Equity Capital -	4,365,000
CITIZENS BANK AND TRUST COMPANY	**816/646-5500**	**2706**	**07/20/1978**
P.O. Box C		Loans -	40,221,000
Chillicothe, MO 64601		Total Assets -	166,835,000
Edgerton Welch, CEO		Deposits -	149,498,000
		Equity Capital -	13,491,000
COMMUNITY BANK	**816/646-1234**	**2562**	**08/22/1944**
P.O. Box 827		Loans -	20,654,000
Chillicothe, MO 64601		Total Assets -	32,452,000
Robert E. Harden, Pres.		Deposits -	29,748,000
		Equity Capital -	2,425,000
CLARENCE STATE BANK	**816/699-2343**	**2566**	**03/31/1945**
P.O. Box 308		Loans -	983,000
Clarence, MO 63437		Total Assets -	8,097,000
Ellis L. Schoonover, Chm. & Pres.		Deposits -	5,854,000
		Equity Capital -	2,185,000
CLIFFORD BANKING COMPANY	**314/242-3517**	**1117**	**03/06/1902**
P.O. Box 128		Loans -	5,198,000
Clarksville, MO 63336		Total Assets -	13,207,000
Stephen A. Jones, Pres.		Deposits -	11,862,000
		Equity Capital -	868,000
CLAYCO STATE BANK	**816/452-1100**	**2671**	**11/09/1972**
473 East 69 Highway		Loans -	6,179,000
Claycomo, MO 64119		Total Assets -	12,529,000
Robert R. Lutz, Pres.		Deposits -	11,373,000
		Equity Capital -	1,063,000
CAPITAL BANK & TRUST COMPANY OF CLAYTON	**314/726-0065**	**2757**	**03/08/1985**
		Loans -	34,843,000
8182 Maryland Avenue		Total Assets -	60,304,000
Clayton, MO 63105		Deposits -	53,155,000
W. Michael Ross, Chm. & Pres.		Equity Capital -	5,327,000
LANDMARK BANK	**314/381-3000**	**2656**	**08/12/1970**
10 South Brentwood Boulevard		Loans -	673,830,000
Clayton, MO 63105		Total Assets -	887,481,000
Gerald W. Schoor, Chm.		Deposits -	799,979,000
		Equity Capital -	62,929,000
COMMONWEALTH TRUST COMPANY	**314/725-8666**	**282**	**12/30/1983**
Suite 1050, 7733 Forsyth Boulevard		Loans -	0
Clayton, MO 63105		Total Assets -	1,249,000
Richard F. Grabish, CEO		Deposits -	0
		Equity Capital -	989,000
ENTERPRISE BANK	**314/725-5500**	**2794**	**03/18/1988**
P.O. Box 16020		Loans -	8,074,000
Clayton, MO 63105		Total Assets -	12,842,000
Fred H. Eller, Pres.		Deposits -	7,766,000
		Equity Capital -	4,932,000
THE GUARANTY TRUST COMPANY OF MISSOURI	**314/725-9055**	**267**	**01/06/1948**
		Loans -	0
P.O. Box 16260		Total Assets -	744,000
Clayton, MO 63105		Deposits -	0
James A. Finch, III, Pres.		Equity Capital -	640,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE TRUST COMPANY OF ST. LOUIS COUNTY	314/727-8113	62	10/30/1902
		Loans -	0
10 South Hanley		Total Assets -	246,000
Clayton, MO 63105		Deposits -	0
E.R. Larson, Chm. & Pres.		Equity Capital -	239,000
CITIZENS BANK OF CLIMAX SPRINGS	314/347-2343	1558	09/13/1907
P.O. Box 8		Loans -	4,698,000
Climax Springs, MO 65324		Total Assets -	11,332,000
Charles L. Patterson, CEO		Deposits -	9,597,000
		Equity Capital -	1,644,000
CITIZENS STATE BANK OF CALHOUN	816/885-6984	2478	12/11/1931
P.O. Box 488		Loans -	17,119,000
Clinton, MO 64735		Total Assets -	31,421,000
John K. Brecht, Pres.		Deposits -	28,829,000
		Equity Capital -	2,263,000
UNION STATE BANK OF CLINTON	816/885-2241	1799	08/07/1911
102 North Second Street		Loans -	37,398,000
Clinton, MO 64735		Total Assets -	83,270,000
James E. Smith, CEO		Deposits -	76,643,000
		Equity Capital -	5,938,000
BANK OF COFFEY	816/533-2135	991	08/13/1897
P.O. Box 142		Loans -	1,984,000
Coffey, MO 64636		Total Assets -	5,129,000
Leroy Miller, Pres.		Deposits -	4,673,000
		Equity Capital -	388,000
THE CITIZENS-FARMERS BANK	816/668-4416	2446	03/23/1929
P.O. Box 219		Loans -	14,500,000
Cole Camp, MO 65325		Total Assets -	28,334,000
Robert S. Gerken, Chm. & Pres.		Deposits -	24,344,000
		Equity Capital -	3,822,000
CENTURY STATE BANK	314/474-8411	2664	03/30/1972
P.O. Box 1388		Loans -	22,349,000
Columbia, MO 65205		Total Assets -	38,784,000
Don Singleton, Pres.		Deposits -	35,506,000
		Equity Capital -	2,825,000
CENTERRE BANK OF COLUMBIA	314/443-1411	327	08/04/1886
P.O. Box 1227		Loans -	105,262,000
Columbia, MO 65205		Total Assets -	145,436,000
Richard M. Rathgeb, Chm.		Deposits -	132,048,000
		Equity Capital -	11,575,000
ALMA BANK OF CONCORDIA	816/463-7917	277	07/28/1884
100 West Williams		Loans -	11,607,000
Concordia, MO 64020		Total Assets -	18,329,000
Walter E. Kramer, Pres.		Deposits -	16,685,000
		Equity Capital -	1,300,000
CONCORDIA BANK OF CONCORDIA	816/463-7911	2482	06/23/1932
P.O. Box B		Loans -	17,305,000
Concordia, MO 64020		Total Assets -	39,867,000
Rolland Beerman, Pres.		Deposits -	36,782,000
		Equity Capital -	2,493,000
THE CORDER BANK	816/394-2333	792	09/10/1891
P.O. Box 8		Loans -	2,752,000
Corder, MO 64021		Total Assets -	8,310,000
William J. Mullett, CEO		Deposits -	7,320,000
		Equity Capital -	885,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF CRAIG	816/683-5333	2454	11/09/1929
P.O. Box 38		Loans -	2,815,000
Craig, MO 64437		Total Assets -	5,616,000
Boyd L. Nuckolls, Chm. & Pres.		Deposits -	5,320,000
		Equity Capital -	222,000
CENTERRE BANK OF CRANE	417/723-5222	1289	09/10/1904
P.O. Box K		Loans -	12,769,000
Crane, MO 65633		Total Assets -	26,847,000
A.Z. Patterson, Pres.		Deposits -	24,771,000
		Equity Capital -	1,815,000
BANK OF CREIGHTON	816/499-2421	1126	06/06/1902
Creighton, MO 64739		Loans -	3,300,000
Daryl B. Sloan, Pres.		Total Assets -	8,308,000
		Deposits -	7,217,000
		Equity Capital -	975,000
FIRST BANK AND TRUST COMPANY	314/567-3600	274	09/22/1967
11901 Olive Boulevard		Loans -	163,064,000
Creve Coeur, MO 63141		Total Assets -	257,406,000
James F. Dierberg, Chm. & Pres.		Deposits -	228,602,000
		Equity Capital -	16,400,000
BANK OF CROCKER	314/736-2223	1791	07/05/1911
P.O. Box 7		Loans -	20,010,000
Crocker, MO 65452		Total Assets -	28,641,000
D.L. Salveter, Chm. & Pres.		Deposits -	25,426,000
		Equity Capital -	2,916,000
PEOPLES BANK	314/885-2511	2730	06/22/1901
P.O. Box H		Loans -	36,582,000
Cuba, MO 65453		Total Assets -	49,182,000
W. James Barnett, Jr., Pres.		Deposits -	43,737,000
		Equity Capital -	4,634,000
DEEPWATER STATE BANK	816/696-2525	1515	12/18/1906
Deepwater, MO 64740		Loans -	593,000
John S. Whitaker, CEO		Total Assets -	1,750,000
		Deposits -	1,366,000
		Equity Capital -	383,000
STATE BANK OF DE SOTO	314/586-3338	2646	07/15/1966
P.O. Box 400		Loans -	24,497,000
De Soto, MO 63020		Total Assets -	33,129,000
Raymond E. Knorpp, Pres.		Deposits -	30,662,000
		Equity Capital -	2,111,000
CENTURY BANK	314/966-1000	2785	07/24/1987
P.O. Box 31755		Loans -	12,239,000
Des Peres, MO 63131		Total Assets -	23,095,000
Douglas J. McDowell, Pres.		Deposits -	19,007,000
		Equity Capital -	3,656,000
THE COLONIAL BANK	314/966-8100	2643	09/07/1965
12230 Manchester Road		Loans -	85,683,000
Des Peres, MO 63131		Total Assets -	138,669,000
Kenneth R. Tiemeyer, Pres.		Deposits -	127,849,000
		Equity Capital -	10,213,000
CITIZENS FIRST FINANCIAL BANK	314/624-3575	1171	02/19/1903
P.O. Box 309		Loans -	28,584,000
Dexter, MO 63841		Total Assets -	51,318,000
Joe E. Weber, Pres.		Deposits -	45,185,000
		Equity Capital -	5,524,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST STATE BANK OF DEXTER	314/624-3571	2694	03/30/1977
P.O. Box 158		Loans -	19,915,000
Dexter, MO 63841		Total Assets -	28,955,000
Jerry Dorton, CEO		Deposits -	26,160,000
		Equity Capital -	2,262,000
DIAMOND BANK	417/325-6261	1287	09/01/1904
P.O. Box 267		Loans -	5,311,000
Diamond, MO 64840		Total Assets -	9,960,000
Gene Hoyer, Pres.		Deposits -	8,756,000
		Equity Capital -	1,056,000
THE STATE BANK OF DIXON	314/759-2121	2242	01/03/1920
P.O. Box 400		Loans -	18,812,000
Dixon, MO 65459		Total Assets -	31,767,000
Grover L. Johnson, Chm. & Pres.		Deposits -	28,276,000
		Equity Capital -	3,215,000
RIPLEY COUNTY STATE BANK	314/996-2114	2724	01/04/1980
P.O. Box 249		Loans -	7,098,000
Doniphan, MO 63935		Total Assets -	11,977,000
Ronald D. Brooks, Pres.		Deposits -	10,922,000
		Equity Capital -	993,000
BANK OF DOWNING	816/379-2373	2467	12/04/1930
Downing, MO 63536		Loans -	2,159,000
L.E. Potter, CEO		Total Assets -	8,349,000
		Deposits -	7,411,000
		Equity Capital -	840,000
BANK 10	816/657-2182	1705	03/08/1910
P.O. Box 367		Loans -	8,698,000
Drexel, MO 64742		Total Assets -	21,809,000
C.O. Balentine, Chm. & Pres.		Deposits -	18,353,000
		Equity Capital -	3,224,000
FIRST BANK OF EAST PRAIRIE	314/649-3539	2474	09/12/1931
P.O. Box 100		Loans -	10,889,000
East Prairie, MO 63845		Total Assets -	25,288,000
David B. Brewer, Pres.		Deposits -	23,032,000
		Equity Capital -	1,978,000
THE CITIZENS BANK OF EDINA	816/397-2266	2017	09/05/1914
P.O. Box 189		Loans -	26,472,000
Edina, MO 63537		Total Assets -	44,843,000
James L. Anderson, Pres.		Deposits -	40,263,000
		Equity Capital -	3,761,000
MERCANTILE BANK OF ELDON	314/392-3772	1069	10/03/1900
P.O. Box 395		Loans -	50,752,000
Eldon, MO 65026		Total Assets -	74,253,000
Jerry A. Setser, Chm. & Pres.		Deposits -	67,389,000
		Equity Capital -	5,816,000
CITIZENS BANK OF ELDON	314/392-3381	1329	01/20/1905
P.O. Box 275		Loans -	22,223,000
Eldon, MO 65026		Total Assets -	44,801,000
Donn R. Harrison, Jr., Pres.		Deposits -	39,115,000
		Equity Capital -	4,407,000
COMMUNITY BANK OF EL DORADO SPRINGS	417/876-6811	2729	11/21/1980
		Loans -	5,082,000
P.O. Box 232		Total Assets -	15,492,000
El Dorado Springs, MO 64744		Deposits -	13,970,000
Dennis J. Daugherty, Pres.		Equity Capital -	1,363,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
TRI-COUNTY STATE BANK	**417/876-2121**	**2517**	**06/11/1934**
P.O. Box 397		Loans -	20,912,000
El Dorado Springs, MO 64744		Total Assets -	55,989,000
Ronald M. Sewell, Pres.		Deposits -	51,319,000
		Equity Capital -	4,085,000
FARMERS STATE BANK OF ELLINGTON	**314/663-2394**	**1676**	**10/18/1909**
P.O. Box 220		Loans -	4,205,000
Ellington, MO 63638		Total Assets -	9,827,000
E.H. Austermann, Chm.		Deposits -	8,975,000
		Equity Capital -	773,000
BANKCENTER ONE	**314/391-1335**	**2677**	**08/28/1973**
P.O. Box 790054		Loans -	80,356,000
Ellisville, MO 63179		Total Assets -	101,501,000
J. Rush James, III, Chm.		Deposits -	93,354,000
		Equity Capital -	6,588,000
THE VILLAGE BANK OF ST. LOUIS COUNTY	**314/458-1800**	**2784**	**07/17/1987**
		Loans -	4,893,000
P.O. Box 357		Total Assets -	10,966,000
Ellisville, MO 63011		Deposits -	9,210,000
George M. Baggott, Pres.		Equity Capital -	1,696,000
FARMERS AND MERCHANTS BANK OF ELMO	**816/725-3333**	**2082**	**02/06/1917**
		Loans -	3,949,000
P.O. Box 127		Total Assets -	9,189,000
Elmo, MO 64445		Deposits -	8,026,000
Roger Livengood, Pres.		Equity Capital -	(526,000)
BANK OF LINCOLN COUNTY	**314/898-5511**	**739**	**11/26/1890**
P.O. Box 77		Loans -	6,440,000
Elsberry, MO 63343		Total Assets -	24,877,000
John Smith, CEO		Deposits -	21,407,000
		Equity Capital -	3,262,000
EMINENCE SECURITY BANK	**314/226-3222**	**2616**	**01/26/1959**
P.O. Box K		Loans -	5,455,000
Eminence, MO 65466		Total Assets -	11,247,000
Glen B. Williams, Chm. & Pres.		Deposits -	10,065,000
		Equity Capital -	1,000,000
JEFFERSON BANK OF ST. LOUIS COUNTY	**314/938-4922**	**1883**	**08/30/1912**
		Loans -	20,712,000
P.O. Box 7		Total Assets -	39,059,000
Eureka, MO 63025		Deposits -	34,462,000
Thomas A. Agnew, Chm. & Pres.		Equity Capital -	3,256,000
BOATMEN'S BANK OF EXCELSIOR SPRINGS	**816/637-3133**	**174**	**01/31/1919**
		Loans -	27,859,000
P.O. Box 100		Total Assets -	38,896,000
Excelsior Springs, MO 64024		Deposits -	32,765,000
Charles W. Risley, Jr., Pres.		Equity Capital -	3,410,000
EXCHANGE BANK OF FAIRFAX	**816/686-3312**	**855**	**12/14/1892**
P.O. Box 8		Loans -	2,379,000
Fairfax, MO 64446		Total Assets -	17,845,000
Mack H. Miller, Chm. & Pres.		Deposits -	14,500,000
		Equity Capital -	2,886,000
THE BANK OF FAIRPORT	**816/449-2211**	**1628**	**03/08/1909**
102 North Maple		Loans -	2,433,000
Fairport, MO 64447		Total Assets -	10,032,000
J.B. Burnham, CEO		Deposits -	9,124,000
		Equity Capital -	784,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FARLEY STATE BANK	816/546-3322	1537	05/09/1907
P.O. Box 48		Loans -	9,589,000
Farley, MO 64028		Total Assets -	19,813,000
Jack A. Wagner, Pres.		Deposits -	16,869,000
		Equity Capital -	2,693,000
FIRST STATE BANK OF FARMINGTON	314/756-4547	2589	11/03/1953
201 East Columbia Street		Loans -	45,861,000
Farmington, MO 63640		Total Assets -	71,224,000
Jack Sebastian, Pres.		Deposits -	64,882,000
		Equity Capital -	5,363,000
MERCANTILE BANK OF FARMINGTON	314/756-8941	2495	01/12/1934
Columbia At Washington		Loans -	61,302,000
Farmington, MO 63640		Total Assets -	94,464,000
Rolla E. Gordon, Chm.		Deposits -	84,930,000
		Equity Capital -	8,021,000
COMMERCIAL TRUST COMPANY	816/248-2222	202	02/20/1922
119 North Main Street		Loans -	20,320,000
Fayette, MO 65248		Total Assets -	71,146,000
L.W. Jacobs, Jr., Chm. & Pres.		Deposits -	62,391,000
		Equity Capital -	7,981,000
EXCHANGE BANK OF MISSOURI	816/248-3388	2775	10/31/1986
101 South Church Street		Loans -	9,237,000
Fayette, MO 65248		Total Assets -	14,297,000
A.L. Robinson, Chm. & Pres.		Deposits -	12,826,000
		Equity Capital -	1,296,000
BOATMEN'S BANK OF JEFFERSON COUNTY	314/933-0313	1484	08/30/1906
		Loans -	85,231,000
P.O. Box 459		Total Assets -	119,938,000
Festus, MO 63028		Deposits -	111,175,000
John C. Lanham, Chm.		Equity Capital -	8,104,000
BANK OF THE LEADBELT	314/431-7400	1382	06/06/1905
365 West Main Street		Loans -	16,385,000
Flat River, MO 63601		Total Assets -	23,330,000
Joseph C. Stewart, Jr., Chm.		Deposits -	21,339,000
		Equity Capital -	1,569,000
FIRST BANK OF ST. FRANCOIS COUNTY	314/431-2121	1057	06/27/1900
		Loans -	16,019,000
P.O. Box P		Total Assets -	38,048,000
Flat River, MO 63601		Deposits -	35,077,000
Ronald L. Rouggly, Chm. & Pres.		Equity Capital -	2,611,000
BANK OF FORDLAND	417/738-4411	1412	09/18/1905
P.O. Box 208		Loans -	5,207,000
Fordland, MO 65652		Total Assets -	9,468,000
Steve Kindall, CEO		Deposits -	8,220,000
		Equity Capital -	1,184,000
BOATMEN'S BANK OF TANEY COUNTY	417/546-2941	2608	04/23/1958
P.O. Box 216		Loans -	47,029,000
Forsyth, MO 65653		Total Assets -	78,023,000
John W. Calhoun, Pres.		Deposits -	71,730,000
		Equity Capital -	5,886,000
FIRST EXCHANGE BANK OF MADISON COUNTY	314/783-7232	2741	01/21/1983
		Loans -	22,648,000
P.O. Box 720		Total Assets -	34,432,000
Fredericktown, MO 63645		Deposits -	31,874,000
Bryan E. Pogue, Pres.		Equity Capital -	2,149,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
NEW ERA BANK	314/783-3338	2756	06/18/1934
P.O. Box 511		Loans -	25,794,000
Fredericktown, MO 63645		Total Assets -	78,665,000
Stephen Green, Pres.		Deposits -	68,768,000
		Equity Capital -	9,021,000
BANK OF FREEBURG	314/744-5231	1375	05/29/1905
P.O. Box 38		Loans -	6,498,000
Freeburg, MO 65035		Total Assets -	13,335,000
Richard L. Nilges, CEO		Deposits -	11,040,000
		Equity Capital -	2,215,000
THE CALLAWAY BANK	314/642-3322	1054	06/02/1900
P.O. Box 42		Loans -	41,965,000
Fulton, MO 65251		Total Assets -	94,284,000
Overton T. Harris, Pres.		Deposits -	83,996,000
		Equity Capital -	8,517,000
BANK OF GAINESVILLE	417/679-3321	1096	10/29/1901
P.O. Box 68		Loans -	27,287,000
Gainesville, MO 65655		Total Assets -	50,724,000
John L. Harlin, Pres.		Deposits -	45,943,000
		Equity Capital -	4,229,000
BANK OF GALLATIN	816/663-2141	2415	12/09/1927
P.O. Box 35		Loans -	3,500,000
Gallatin, MO 64640		Total Assets -	13,263,000
Roy E. Pendleton, Pres.		Deposits -	12,107,000
		Equity Capital -	997,000
GARDEN CITY BANK	816/862-6207	2418	01/12/1928
P.O. Box 179		Loans -	6,854,000
Garden City, MO 64747		Total Assets -	9,763,000
Carl B. Abbott, Pres.		Deposits -	8,914,000
		Equity Capital -	736,000
FIRST BANK	314/764-3324	1952	10/23/1913
P.O. Box 156		Loans -	29,386,000
Gerald, MO 63037		Total Assets -	43,069,000
John W. Kolbe, Chm. & Pres.		Deposits -	39,563,000
		Equity Capital -	2,931,000
COMMERCIAL BANK OF GIDEON	314/448-3526	2275	10/01/1920
P.O. Box 195		Loans -	2,370,000
Gideon, MO 63848		Total Assets -	8,007,000
Don Winston, Pres.		Deposits -	6,482,000
		Equity Capital -	1,448,000
FIRST BANK OF GLADSTONE	816/436-1900	2771	09/05/1986
P.O. Box 10689		Loans -	173,001,000
Gladstone, MO 64118		Total Assets -	199,443,000
Paul Degenhardt, Pres.		Deposits -	173,459,000
		Equity Capital -	17,824,000
GLASGOW SAVINGS BANK	816/338-2236	764	04/17/1891
P.O. Box 47		Loans -	8,425,000
Glasgow, MO 65254		Total Assets -	29,302,000
Harley D. Gebhardt, Pres.		Deposits -	25,796,000
		Equity Capital -	2,957,000
TRI-COUNTY TRUST COMPANY	816/338-2234	201	10/20/1921
P.O. Box 217		Loans -	8,597,000
Glasgow, MO 65254		Total Assets -	16,162,000
Tim Monnig, Pres.		Deposits -	14,341,000
		Equity Capital -	1,643,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
GOODMAN STATE BANK	417/364-7224	1816	11/24/1911
P.O. Box 217		Loans -	5,172,000
Goodman, MO 64843		Total Assets -	10,344,000
F. Lavern Beaver, Pres.		Deposits -	9,047,000
		Equity Capital -	1,212,000
THE FARMERS BANK OF GOWER	816/424-6476	2096	07/17/1917
P.O. Box 171		Loans -	4,021,000
Gower, MO 64454		Total Assets -	12,024,000
Loren W. Schneider, Chm. & Pres.		Deposits -	10,912,000
		Equity Capital -	1,013,000
THE BANK OF GRAIN VALLEY	816/229-2000	1369	05/11/1905
500 Main Street		Loans -	18,720,000
Grain Valley, MO 64029		Total Assets -	30,852,000
Allen L. Lefko, Chm. & Pres.		*Deposits -*	*28,988,000*
		Equity Capital -	*1,715,000*
THE CITIZENS' STATE BANK	***417/472-6216***	***2574***	***08/02/1946***
P.O. Box 359		*Loans -*	*3,201,000*
Granby, MO 64844		*Total Assets -*	*9,912,000*
Michael G. Goade, CEO		Deposits -	8,870,000
		Equity Capital -	710,000
BANK OF GRANDIN	314/593-4211	1909	01/27/1913
P.O. Box 235		Loans -	9,283,000
Grandin, MO 63943		Total Assets -	21,632,000
Donald Combs, Chm. & Pres.		Deposits -	19,370,000
		Equity Capital -	2,088,000
GRANDVIEW BANK AND TRUST COMPANY	816/763-2000	1522	01/12/1907
		Loans -	52,150,000
12500 South 71 Highway		Total Assets -	64,616,000
Grandview, MO 64030		Deposits -	60,100,000
Ralph Schramp, Pres.		Equity Capital -	3,396,000
CITIZENS BANK OF GRANT CITY	816/564-3325	1022	09/06/1898
P.O. Box 100		Loans -	8,824,000
Grant City, MO 64456		Total Assets -	17,763,000
J.H. Hunter, Pres.		Deposits -	16,712,000
		Equity Capital -	426,000
THE FARMERS BANK OF GRANT CITY/SHERIDAN	816/564-3337	940	09/06/1895
		Loans -	3,378,000
101 West Third Street		Total Assets -	12,292,000
Grant City, MO 64456		Deposits -	10,827,000
Larue Burns, CEO		Equity Capital -	740,000
FARMERS BANK OF GREEN CITY	816/874-4131	2557	11/13/1943
P.O. Box 7		Loans -	4,770,000
Green City, MO 63545		Total Assets -	10,134,000
Randy Riley, Pres.		Deposits -	8,961,000
		Equity Capital -	596,000
CITIZENS HOME BANK	417/637-2413	1406	08/09/1905
P.O. Box 156		Loans -	8,506,000
Greenfield, MO 65661		Total Assets -	33,566,000
Bob Blakemore, CEO		Deposits -	29,244,000
		Equity Capital -	4,005,000
STATE BANK OF GREENVILLE	314/224-3267	2689	03/24/1976
P.O. Box 338		Loans -	10,948,000
Greenville, MO 63944		Total Assets -	17,224,000
James D. Hackworth, Pres.		Deposits -	15,683,000
		Equity Capital -	1,390,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FARMERS AND MERCHANTS BANK	**816/565-2212**	**2425**	**05/02/1928**
P.O. Box 188		Loans -	2,138,000
Hale, MO 64643		Total Assets -	6,205,000
Jerry W. Haynes, CEO		Deposits -	5,435,000
		Equity Capital -	708,000
THE STATE-BANK OF HALLSVILLE	**314/696-2284**	**2443**	**03/13/1929**
P.O. Box A		Loans -	2,752,000
Hallsville, MO 65255		Total Assets -	13,506 000
Waldo F. Mottaz, Chm. & Pres.		Deposits -	10,822,000
		Equity Capital -	2,400,000
CALDWELL COUNTY BANK	**816/583-2155**	**2576**	**07/02/1947**
201 South Davis Street		Loans -	5,047,000
Hamilton, MO 64644		Total Assets -	10,691,000
Ferne Nelson, Pres.		Deposits -	9,659,000
		Equity Capital -	802,000
THE HAMILTON BANK	**816/583-2143**	**2548**	**06/02/1938**
P.O. Box 127		Loans -	9,389,000
Hamilton, MO 64644		Total Assets -	35,430,000
Larry L. Snyder, Pres.		Deposits -	30,172,000
		Equity Capital -	4,823,000
FARMERS AND MERCHANTS BANK	**314/221-6424**	**955**	**05/12/1896**
P.O. Box 938		Loans -	10,104,000
Hannibal, MO 63401		Total Assets -	39,021,000
B. Stevens Plowman, Pres.		Deposits -	34,000,000
		Equity Capital -	4,642,000
ALLEN BANK AND TRUST COMPANY	**816/884-3214**	**281**	**10/08/1884**
P.O. Box 447		Loans -	12,709,000
Harrisonville, MO 64701		Total Assets -	34,005,000
Jordan Lindsey, Chm.		Deposits -	29,735,000
		Equity Capital -	3,842,000
ARCHIE STATE BANK	**816/884-5585**	**1143**	**08/26/1902**
P.O. Box 100		Loans -	14,515,000
Harrisonville, MO 64701		Total Assets -	27,599,000
Orville Buerge, Chm. & Pres.		Deposits -	25,508,000
		Equity Capital -	1,936,000
MERCANTILE WRIGHT COUNTY BANK	**417/741-6161**	**702**	**06/09/1890**
P.O. Box E		Loans -	20,208,000
Hartville, MO 65667		Total Assets -	29,804,000
Darrell J. Hunter, Pres.		Deposits -	27,033,000
		Equity Capital -	2,427,000
BANK OF HARWOOD	**417/432-3191**	**935**	**08/06/1895**
P.O. Box 52		Loans -	2,616,000
Harwood, MO 64750		Total Assets -	4,672,000
Jerry L. Lowrance, CEO		Deposits -	4,311,000
		Equity Capital -	318,000
BANK OF HAYTI	**314/359-1244**	**1135**	**07/22/1902**
P.O. Box 10		Loans -	13,493,000
Hayti, MO 63851		Total Assets -	34,972,000
James A. Atchison, Pres.		Deposits -	31,339,000
		Equity Capital -	2,787,000
BAY-HERMANN BANK	**314/486-3134**	**1810**	**10/20/1911**
315 Schiller Street		Loans -	7,392,000
Hermann, MO 65041		Total Assets -	15,785,000
Francis E. Buser, Pres.		Deposits -	14,353,000
		Equity Capital -	1,127,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST BANK OF GASCONADE COUNTY	314/486-2121	2530	02/11/1935
P.O. Box 245		Loans -	22,433,000
Hermann, MO 65041		Total Assets -	42,500,000
Robert C. Kirchhofer, Pres.		Deposits -	39,091,000
		Equity Capital -	2,979,000
STATE BANK OF HICKORY COUNTY	417/745-6401	2189	07/30/1919
P.O. Box 147		Loans -	14,275,000
Hermitage, MO 65668		Total Assets -	34,815,000
Alan Murray, Pres.		Deposits -	31,975,000
		Equity Capital -	2,517,000
HIGGINSVILLE STATE BANK	816/584-7404	2708	07/28/1978
P.O. Box 718		Loans -	8,075,000
Higginsville, MO 64037		Total Assets -	14,437,000
Paul E. Warren, Pres.		Deposits -	13,075,000
		Equity Capital -	1,173,000
MERCANTILE BANK OF JEFFERSON COUNTY	314/677-3331	2618	03/05/1959
		Loans -	61,211,000
P.O. Box 3		Total Assets -	79,175,000
High Ridge, MO 63049		Deposits -	72,239,000
William C. Heady, Chm. & Pres.		Equity Capital -	5,888,000
BANK OF HILLSBORO	314/789-3337	824	04/14/1892
P.O. Box 7		Loans -	19,507,000
Hillsboro, MO 63050		Total Assets -	28,122,000
Thomas Law, Pres.		Deposits -	25,445,000
		Equity Capital -	2,464,000
EAGLE BANK AND TRUST COMPANY OF JEFFERSON COUNTY	314/789-3306	124	04/28/1911
		Loans -	30,694,000
P.O. Box 68		Total Assets -	49,032,000
Hillsboro, MO 63050		Deposits -	45,327,000
Michael W. Walsh, Pres.		Equity Capital -	3,426,000
BANK OF HOLDEN	816/732-5535	69	05/13/1872
P.O. Box 37		Loans -	11,036,000
Holden, MO 64040		Total Assets -	29,374,000
William L. Terry, Chm. & Pres.		Deposits -	25,897,000
		Equity Capital -	2,920,000
FARMERS AND COMMERCIAL BANK	816/732-5516	193	03/24/1881
P.O. Box 157		Loans -	11,372,000
Holden, MO 64040		Total Assets -	27,880,000
Robert E. Mickey, Jr., Pres.		Deposits -	23,514,000
		Equity Capital -	4,121,000
SUMMIT BANK	314/896-5111	2682	06/17/1974
P.O. Box 188		Loans -	3,027,000
Holts Summit, MO 65043		Total Assets -	7,450,000
Elmer Austermann, Jr., Chm.		Deposits -	7,234,000
		Equity Capital -	165,000
102 VALLEY BANK	816/778-3327	2590	11/23/1954
P.O. Box 225		Loans -	4,027,000
Hopkins, MO 64461		Total Assets -	6,412,000
Al Wilson, Chm. & Pres.		Deposits -	6,159,000
		Equity Capital -	132,000
MERCHANTS AND PLANTERS BANK	314/737-2488	2034	03/01/1915
P.O. Box 78		Loans -	6,316,000
Hornersville, MO 63855		Total Assets -	16,132,000
Alan Berry, CEO		Deposits -	14,570,000
		Equity Capital -	1,081,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE BANK OF HOUSTON	417/967-3351	584	06/04/1889
P.O. Box 160		Loans -	12,077,000
Houston, MO 65483		Total Assets -	42,915,000
R.E. Smith, CEO		Deposits -	37,221,000
		Equity Capital -	5,214,000
TEXAS COUNTY BANK -	417/967-4541	2777	11/24/1986
1458 South Highway 63		Loans -	4,882,000
Houston, MO 65483		Total Assets -	9,161,000
Roger Hunt, Pres.		Deposits -	8,443,000
		Equity Capital -	651,000
HUMANSVILLE BANK	417/754-2513	1613	12/02/1908
P.O. Box 245		Loans -	11,219,000
Humansville, MO 65674		Total Assets -	21,549,000
Virgil D. Hughes, Pres.		Deposits -	19,770,000
		Equity Capital -	1,587,000
HUME BANK	816/643-7612	1651	06/23/1909
P.O. Box 403		Loans -	1,633,000
Hume, MO 64752		Total Assets -	6,676,000
Elwood Liggett, Pres.		Deposits -	6,081,000
		Equity Capital -	528,000
BANK OF HUNNEWELL	314/983-2484	2434	10/05/1929
P.O. Box 38		Loans -	1,823,000
Hunnewell, MO 63443		Total Assets -	2,728,000
Kenneth Mayes, Pres.		Deposits -	1,856,000
		Equity Capital -	401,000
BANK OF IBERIA	314/793-2224	1041	10/21/1899
P.O. Box 205		Loans -	8,121,000
Iberia, MO 65486		Total Assets -	15,898,000
Donald R. Tritten, Chm. & Pres.		Deposits -	14,250,000
		Equity Capital -	1,461,000
BOATMEN'S BANK OF INDEPENDENCE	816/254-2265	346	12/18/1886
		Loans -	33,881,000
P.O. Box 476		Total Assets -	63,300,000
Independence, MO 64051		Deposits -	57,308,000
Howard W. Sharp, Pres.		Equity Capital -	5,595,000
FIRST CITY BANK	816/833-1600	2526	10/13/1934
P.O. Box 200		Loans -	11,888,000
Independence, MO 64051		Total Assets -	46,614,000
C.W. Jones, Chm.		Deposits -	41,821,000
		Equity Capital -	4,242,000
STANDARD STATE BANK AND TRUST	816/836-0200	2301	06/18/1921
10725 Independence Avenue		Loans -	34,970,000
Independence, MO 64053		Total Assets -	71,176,000
E. Dean Gall, Pres.		Deposits -	64,215,000
		Equity Capital -	4,558,000
IRONDALE BANK	314/749-3315	1088	07/23/1901
P.O. Box 126		Loans -	11,249,000
Irondale, MO 63648		Total Assets -	22,556,000
Leon Brinkley, Chm. & Pres.		Deposits -	20,624,000
		Equity Capital -	1,747,000
IRON COUNTY SECURITY BANK	314/546-7431	2514	05/10/1934
P.O. Box 168		Loans -	21,361,000
Ironton, MO 63650		Total Assets -	34,357,000
Van F. Robinson, Pres.		Deposits -	31,310,000
		Equity Capital -	2,657,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CAPE COUNTY BANK	314/243-8441	**2751**	**12/27/1984**
P.O. Box 309		Loans -	74,469,000
Jackson, MO 63755		Total Assets -	100,587,000
Van H. Puls, Chm.		Deposits -	89,357,000
		Equity Capital -	6,801,000
JACKSON EXCHANGE BANK AND TRUST COMPANY	314/243-3557	**2545**	**10/27/1936**
		Loans -	100,379,000
P.O. Box 250		Total Assets -	128,249,000
Jackson, MO 63755		Deposits -	116,428,000
Donald R. Chilton, Chm.		Equity Capital -	8,237,000
HOME EXCHANGE BANK OF JAMESPORT	816/684-6114	**2380**	**05/29/1925**
		Loans -	5,473,000
P.O. Box 202		Total Assets -	18,295,000
Jamesport, MO 64648		Deposits -	15,677,000
Terry Spillman, Chm. & Pres.		Equity Capital -	1,674,000
PEOPLES BANK OF JAMESTOWN	816/849-2121	**2552**	**01/08/1941**
P.O. Box 218		Loans -	2,878,000
Jamestown, MO 65046		Total Assets -	6,928,000
Ward Geier, CEO		Deposits -	6,213,000
		Equity Capital -	636,000
BANK OF JASPER	417/394-2323	**2597**	**10/11/1955**
P.O. Box 158		Loans -	4,319,000
Jasper, MO 64755		Total Assets -	10,219,000
Wally Shields, Pres.		Deposits -	9,232,000
		Equity Capital -	951,000
THE CENTRAL TRUST BANK	314/634-1234	**277**	**01/09/1902**
P.O. Box 779		Loans -	233,274,000
Jefferson City, MO 65102		Total Assets -	407,034,000
Sam B. Cook, Chm.		Deposits -	286,573,000
		Equity Capital -	26,912,000
JEFFERSON BANK OF MISSOURI	314/634-0800	**2637**	**12/10/1964**
P.O. Box 600		Loans -	90,196,000
Jefferson City, MO 65102		Total Assets -	127,380,000
Harold W. Westhues, Chm. & Pres.		Deposits -	112,724,000
		Equity Capital -	9,045,000
MISSOURI INDEPENDENT BANK	314/636-9555	**2755**	**09/21/1984**
P.O. Box 1589		Loans -	11,498,000
Jefferson City, MO 65102		Total Assets -	24,020,000
Camden R. Fine, Pres.		Deposits -	17,689,000
		Equity Capital -	1,929,000
UNITED MISSOURI BANK OF JEFFERSON CITY	314/634-2265	**2707**	**07/26/1978**
		Loans -	16,266,000
P.O. Box 472		Total Assets -	71,671,000
Jefferson City, MO 65102		Deposits -	65,159,000
Dennis Harvey, Pres.		Equity Capital -	4,606,000
JONESBURG STATE BANK	314/488-5715	**2288**	**02/14/1921**
P.O. Box E		Loans -	13,019,000
Jonesburg, MO 63351		Total Assets -	20,306,000
Lew B. Harmon, Pres.		Deposits -	18,552,000
		Equity Capital -	1,540,000
FIRST STATE BANK OF JOPLIN	417/623-8860	**2373**	**02/05/1925**
P.O. Box 1373		Loans -	50,815,000
Joplin, MO 64801		Total Assets -	71,189,000
Lynn Hartley, Pres.		Deposits -	65,324,000
		Equity Capital -	5,402,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
UNITED MISSOURI BANK OF JOPLIN	417/781-1300	2704	07/12/1978
P.O. Box 1365		Loans -	27,535,000
Joplin, MO 64802		Total Assets -	54,244,000
Russell Cochran, Pres.		Deposits -	49,456,000
		Equity Capital -	3,942,000
KAHOKA STATE BANK	816/727-3386	2648	09/21/1966
P.O. Box 168		Loans -	4,559,000
Kahoka, MO 63445		Total Assets -	12,005,000
Robert M. Roach, Pres.		Deposits -	10,721,000
		Equity Capital -	1,190,000
AMERICAN BANK	816/931-1700	2312	01/20/1922
One West Armour Boulevard		Loans -	202,478,000
Kansas City, MO 64111		Total Assets -	311,165,000
Rodney R. Hill, Chm.		Deposits -	281,506,000
		Equity Capital -	25,845,000
BANNISTER BANK AND TRUST	816/763-4400	2639	02/09/1965
9300 Blue Ridge Boulevard		Loans -	26,964,000
Kansas City, MO 64138		Total Assets -	70,178,000
Charles C. Brewer, Pres.		Deposits -	63,297,000
		Equity Capital -	5,909,000
BLUE RIDGE BANK AND TRUST COMPANY	816/358-5000	2611	09/08/1958
		Loans -	70,683,000
4240 Blue Ridge Boulevard		Total Assets -	150,260,000
Kansas City, MO 64133		Deposits -	138,438,000
G.L. Thomas, Pres.		Equity Capital -	10,712,000
CENTERRE TRUST COMPANY OF KANSAS CITY	816/881-6497	285	02/03/1988
		Loans -	0
1130 Walnut		Total Assets -	2,700,000
Kansas City, MO 64106		Deposits -	0
Gil P. Bourk, Pres.		Equity Capital -	2,252,000
CENTRAL BANK OF KANSAS CITY	816/483-1210	2583	08/10/1950
2301 Independence Boulevard		Loans -	27,144,000
Kansas City, MO 64124		Total Assets -	40,906,000
Terry E. Gray, Pres.		Deposits -	37,687,000
		Equity Capital -	2,832,000
COUNTRY CLUB BANK	816/931-4060	2587	08/09/1952
414 Nichols Road		Loans -	35,294,000
Kansas City, MO 64112		Total Assets -	67,134,000
Byron G. Thompson, Chm.		Deposits -	55,199,000
		Equity Capital -	4,791,000
HILLCREST BANK	816/765-9922	2774	10/17/1986
5812 Bannister Road		Loans -	14,330,000
Kansas City, MO 64134		Total Assets -	22,381,000
Michael V. Berlau, Chm. & Pres.		Deposits -	19,421,000
		Equity Capital -	2,441,000
UNITED MISSOURI CITY BANK	816/474-5600	2577	07/03/1947
P.O. Box 949		Loans -	75,318,000
Kansas City, MO 64141		Total Assets -	193,265,000
Stephan P. Blackburn, Chm.		Deposits -	172,473,000
		Equity Capital -	17,453,000
INVESTORS FIDUCIARY TRUST COMPANY	816/474-8786	279	10/19/1972
		Loans -	12,065,000
21 West Tenth, 16th Floor		Total Assets -	287,856,000
Kansas City, MO 64105		Deposits -	239,497,000
Larry Rinne, Pres.		Equity Capital -	43,328,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
JACKSON COUNTY STATE BANK	816/361-1000	2606	03/12/1958
2600 East Meyer Boulevard		Loans -	52,458,000
Kansas City, MO 64132		Total Assets -	71,122,000
Tom D. Harmon, Pres.		Deposits -	66,265,000
		Equity Capital -	4,385,000
LANDMARK BANK OF KANSAS CITY	816/561-8866	2752	06/21/1984
P.O. Box 32270		Loans -	13,118,000
Kansas City, MO 64111		Total Assets -	18,644,000
Brick J. Porter, Pres.		Deposits -	16,603,000
		Equity Capital -	1,965,000
LANDMARK KCI BANK	816/464-5555	2668	09/18/1972
P.O. Box 20207		Loans -	15,507,000
Kansas City, MO 64195		Total Assets -	20,693,000
Brick J. Porter, Pres.		Deposits -	18,547,000
		Equity Capital -	1,457,000
AMERICAN BANK OF PLATTE COUNTY	816/741-4400	2631	01/08/1964
7667 N.W. Prairie View Road		Loans -	42,716,000
Kansas City, MO 64151		Total Assets -	65,095,000
Paul A. Rounds, Pres.		Deposits -	59,782,000
		Equity Capital -	4,869,000
MERCANTILE BANK OF KANSAS CITY	816/842-2000	256	02/27/1933
P.O. Box 147		Loans -	383,242,000
Kansas City, MO 64141		Total Assets -	486,518,000
Stephen D. Bunten, Chm. & Pres.		Deposits -	441,064,000
		Equity Capital -	28,768,000
THE MERCHANTS BANK	816/471-1700	9	09/09/1887
850 Main Street		Loans -	1,387,906,000
Kansas City, MO 64105		Total Assets -	1,522,969,000
Eugene J. Pereira, Pres.		Deposits -	1,353,112,000
		Equity Capital -	94,945,000
METRO NORTH STATE BANK	816/436-6400	2675	01/22/1973
P.O. Box 10658		Loans -	432,492,000
Kansas City, MO 64155		Total Assets -	473,704,000
David Feingold, Pres.		Deposits -	419,197,000
		Equity Capital -	28,857,000
MARK TWAIN KANSAS CITY BANK	816/756-1300	2750	02/10/1984
P.O. Box 419445		Loans -	171,297,000
Kansas City, MO 64141		Total Assets -	245,437,000
Ed Enlow, Pres.		Deposits -	214,129,000
		Equity Capital -	13,915,000
MISSOURI BANK AND TRUST COMPANY	816/881-8200	258	10/20/1933
P.O. Box 26430		Loans -	19,883,000
Kansas City, MO 64196		Total Assets -	27,959,000
Harry J. Kelly, CEO		Deposits -	25,458,000
		Equity Capital -	1,821,000
BOATMEN'S NORTH HILLS BANK	816/452-5600	2593	01/25/1955
2728 Vivion Road		Loans -	80,423,000
Kansas City, MO 64119		Total Assets -	99,387,000
C. Gerald James, Pres.		Deposits -	91,855,000
		Equity Capital -	7,217,000
UNION BANK	816/221-3600	2143	02/13/1919
120 West 12th Street		Loans -	40,479,000
Kansas City, MO 64105		Total Assets -	70,206,000
Robert H. Stratton, Jr., Pres.		Deposits -	64,271,000
		Equity Capital -	4,520,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
UNITED MISSOURI BANK OF HICKMAN MILLS	816/761-5415	2306	07/27/1921
		Loans -	32,725,000
P.O. Box 9605		Total Assets -	92,661,000
Kansas City, MO 64134		Deposits -	83,298,000
Dennis L. Triplett, Pres		Equity Capital -	8,011,000
UNITED MISSOURI BANK NORTHLAND	816/587-8700	1030	07/01/1899
P.O. Box 14206		Loans -	5,421,000
Kansas City, MO 64152		Total Assets -	26,858,000
E. Wendell Williams, Pres		Deposits -	25,134,000
		Equity Capital -	1,476,000
UNITED MISSOURI BANK SOUTH	816/363-4111	2594	07/04/1955
9201 Ward Parkway		Loans -	47,230,000
Kansas City, MO 64114		Total Assets -	109,255,000
Charles Van Zante, Pres		Deposits -	93,694,000
		Equity Capital -	9,616,000
KEARNEY COMMERCIAL BANK	816/635-6050	433	08/17/1887
P.O. Box 168		Loans -	11,161,000
Kearney, MO 64060		Total Assets -	22,970,000
James W. Munkirs, Pres		Deposits -	20,201,000
		Equity Capital -	2,208,000
KEARNEY TRUST COMPANY	816/635-6666	193	11/04/1920
P.O. Box 137		Loans -	19,767,000
Kearney, MO 64060		Total Assets -	30,390,000
Kenneth E. Doss, Pres		Deposits -	27,647,000
		Equity Capital -	2,212,000
CENTERRE BANK OF KENNETT	314/888 4571	746	01/07/1891
P.O. Box 311		Loans -	54,250,000
Kennett, MO 63857		Total Assets -	104,890,000
Lonnie L. Kinchen, Chm. & Pres		Deposits -	96,057,000
		Equity Capital -	8,129,000
THE COTTON EXCHANGE BANK	314/888-4923	1070	10/18/1900
P.O. Box 20		Loans -	21,836,000
Kennett, MO 63857		Total Assets -	54,746,000
Joe Ford, Jr., Pres		Deposits -	49,895,000
		Equity Capital -	4,324,000
BANK OF KIMBERLING CITY	417/739-2201	2669	10/10/1972
P.O. Box 580		Loans -	30,780,000
Kimberling City, MO 65686		Total Assets -	45,934,000
Larry L. Price, Pres		Deposits -	41,522,000
		Equity Capital -	4,002,000
BANK OF KIRKSVILLE	816/665-7766	1963	12/24/1913
P.O. Box 787		Loans -	43,743,000
Kirksville, MO 63501		Total Assets -	93,950,000
Lon Critchfield, Pres		Deposits -	84,480,000
		Equity Capital -	8,597,000
THE BANK OF KNOB NOSTER	816/563-3011	1013	05/14/1898
P.O. Box 278		Loans -	14,209,000
Knob Noster, MO 65336		Total Assets -	22,306,000
Greg Bynum, CEO		Deposits -	20,129,000
		Equity Capital -	1,822,000
THE BANK OF LA BELLE	816/462-3227	2568	10/05/1945
P.O. Box 6		Loans -	10,655,000
La Belle, MO 63447		Total Assets -	23,798,000
Dean Phillips, Pres		Deposits -	21,515,000
		Equity Capital -	1,770,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MARK TWAIN BANK	314/727-1000	2782	07/02/1987
8822 Ladue Road		Loans -	925,493,000
Ladue, MO 63124		Total Assets -	1,201,819,000
Peter F. Benoist, Pres.		Deposits -	1,090,935,000
		Equity Capital -	75,758,000
FARMERS AND MERCHANTS BANK	314/655-2297	1234	12/21/1903
100 North Main		Loans -	7,777,000
La Grange, MO 63448		Total Assets -	17,500,000
Jenny Murphy, CEO		Deposits -	16,129,000
		Equity Capital -	1,209,000
FIRST FINANCIAL BANK OF ST. CHARLES COUNTY	314/625-2300	2747	08/12/1983
		Loans -	7,620,000
One Lake St. Louis Boulevard		Total Assets -	11,800,000
Lake St. Louis, MO 63367		Deposits -	10,618,000
Edward J. Vega, Chm. & Pres.		Equity Capital -	1,098,000
BARTON COUNTY STATE BANK	417/682-5502	2219	10/18/1919
P.O. Box 232		Loans -	24,036,000
Lamar, MO 64759		Total Assets -	46,454,000
Thomas J. Main, Pres.		Deposits -	42,863,000
		Equity Capital -	3,129,000
LAMAR BANK AND TRUST COMPANY	417/682-3348	222	03/05/1925
P.O. Box 190		Loans -	18,924,000
Lamar, MO 64759		Total Assets -	46,545,000
Robert C. Wirts, Pres.		Deposits -	40,658,000
		Equity Capital -	5,382,000
LA MONTE COMMUNITY BANK	816/347-5656	2570	03/04/1946
P.O. Box 128		Loans -	5,041,000
La Monte, MO 65337		Total Assets -	11,003,000
James W. Ripley, Pres.		Deposits -	9,604,000
		Equity Capital -	1,242,000
FIRST SECURITY BANK	816/457-3777	2423	04/12/1928
P.O. Box 189		Loans -	5,158,000
Lancaster, MO 63548		Total Assets -	17,737,000
Douglas K. Gutshall, Pres.		Deposits -	16,089,000
		Equity Capital -	1,431,000
SCHUYLER COUNTY STATE BANK	816/457-3723	2494	12/18/1933
P.O. Box 219		Loans -	9,105,000
Lancaster, MO 63548		Total Assets -	21,474,000
Randy Riley, Pres.		Deposits -	19,468,000
		Equity Capital -	1,784,000
LA PLATA STATE BANK	816/332-4317	2480	01/21/1932
P.O. Box 120		Loans -	12,636,000
La Plata, MO 63549		Total Assets -	32,463,000
Louis C. Berrey, CEO		Deposits -	26,967,000
		Equity Capital -	4,996,000
THE LATHROP BANK	816/528-4296	1037	10/02/1899
P.O. Box 606		Loans -	6,191,000
Lathrop, MO 64465		Total Assets -	18,289,000
John W. Evans, Pres.		Deposits -	16,332,000
		Equity Capital -	1,632,000
LAWSON BANK	816/296-3242	2493	12/04/1933
P.O. Box 67		Loans -	22,935,000
Lawson, MO 64062		Total Assets -	28,695,000
F. Lawrence Janacaro, Pres.		Deposits -	26,565,000
		Equity Capital -	1,728,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CENTRAL BANK	417/532-2151	2095	06/15/1917
P O Box 31		Loans -	38,036,000
Lebanon, MO 65536		Total Assets -	62,804,000
George R Curry, Chm		Deposits -	57,611,000
		Equity Capital -	4,631,000
BANK OF LEE'S SUMMIT	816/524-1800	267	02/20/1884
P O Box 347		Loans -	34,848,000
Lee's Summit, MO 64063		Total Assets -	56,004,000
Jack Hoke, Pres		Deposits -	50,382,000
		Equity Capital -	5,240,000
BOATMEN'S BANK OF LEE'S SUMMIT	816/525-0000	217	05/28/1924
301 South Main Street		Loans -	45,823,000
Lee's Summit, MO 64063		Total Assets -	75,459,000
Herbert G Jett, Pres		Deposits -	68,790,000
		Equity Capital -	5,877,000
MIDLAND BANK	816/524-8000	2645	11/23/1965
740 North Blue Parkway		Loans -	118,781,000
Lee's Summit, MO 64063		Total Assets -	160,886,000
Steven R Salmon, Pres		Deposits -	146,695,000
		Equity Capital -	12,206,000
BANK OF LEETON	816/653-4322	966	02/16/1906
P O Box 127		Loans -	1,086,000
Leeton, MO 64761		Total Assets -	3,888,000
Jackson S Baker, Chm & Pres		Deposits -	2,436,000
		Equity Capital -	1,449,000
LEMAY BANK & TRUST COMPANY	314/631-5500	1438	02/16/1906
152 Lemay Ferry Road		Loans -	168,629,000
Lemay, MO 63125		Total Assets -	323,966,000
Frank K Spinner, Pres		Deposits -	292,601,000
		Equity Capital -	25,747,000
THE LEWISTOWN STATE BANK	314/497-2283	2433	09/05/1928
P O Box 8		Loans -	14,822,000
Lewistown, MO 63452		Total Assets -	33,350,000
Lorenzo A Gnuse, Pres		Deposits -	30,008,000
		Equity Capital -	2,984,000
BOATMEN'S BANK OF LEXINGTON	816/259-4661	282	10/18/1884
P O Box 428		Loans -	13,320,000
Lexington, MO 64067		Total Assets -	34,796,000
Ron K Hawley, Chm & Pres		Deposits -	31,236,000
		Equity Capital -	3,191,000
LAFAYETTE COUNTY BANK OF LEXINGTON/WELLINGTON	816/259-4363	509	08/13/1888
		Loans -	11,905,000
P O Box B		Total Assets -	24,480,000
Lexington, MO 64067		Deposits -	22,509,000
John B Skelton, Chm & Pres		Equity Capital -	1,752,000
PEOPLES SAVINGS BANK	314/674-2241	2369	10/30/1924
P O Box 17		Loans -	9,547,000
Licking, MO 65542		Total Assets -	22,438,000
Roger Gott, Chm & Pres		Deposits -	20,174,000
		Equity Capital -	2,060,000
PEOPLES BANK OF LILBOURN	314/688-2111	2617	02/11/1959
P O Box 607		Loans -	3,346,000
Lilbourn, MO 63862		Total Assets -	12,512,000
Charles E Palmer, CEO		Deposits -	10,790,000
		Equity Capital -	1,237,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE FARMERS BANK OF LINCOLN	816/547-3311	647	01/11/1890
P O Box 25		Loans -	14,693,000
Lincoln, MO 65338		Total Assets -	27,204,000
Karl Kroenke, Chm		Deposits -	24,496,000
		Equity Capital -	2,376,000
LINN STATE BANK	314/897-2205	1912	03/17/1913
P O Box 519		Loans -	14,763,000
Linn, MO 65051		Total Assets -	46,120,000
John H Klebba, Chm & Pres		Deposits -	40,090,000
		Equity Capital -	5,283,000
MID AMERICA BANK	314/897-2211	1991	04/27/1914
P O Box U		Loans -	9,004,000
Linn, MO 65051		Total Assets -	11,955,000
Gary A Schnieders, Pres		Deposits -	10,941,000
		Equity Capital -	913,000
FARMERS BANK OF LOHMAN	314/782-4433	1624	02/23/1909
P O Box 22		Loans -	11,241,000
Lohman, MO 65053		Total Assets -	21,580,000
Glen A Steenbergen, CEO		Deposits -	19,454,000
		Equity Capital -	1,900,000
HERITAGE BANK	314/897-3611	1366	04/28/1905
P O Box 128		Loans -	9,398,000
Loose Creek, MO 65054		Total Assets -	19,849,000
Ralph Bailey, Chm & Pres		Deposits -	17,570,000
		Equity Capital -	2,090,000
THE MERCANTILE BANK OF LOUISIANA	314/754-6221	751	01/29/1891
P O Box 509		Loans -	12,507,000
Louisiana, MO 63353		Total Assets -	59,516,000
James M Fry, Pres		Deposits -	51,183,000
		Equity Capital -	7,813,000
THE LOWRY CITY BANK	417/644-2213	1182	04/11/1903
P O Box 145		Loans -	3,566,000
Lowry City, MO 64763		Total Assets -	10,272,000
Joe F Rayl, Chm		Deposits -	9,364,000
		Equity Capital -	809,000
THE BANK OF MACKS CREEK	314/363-5321	1774	03/23/1895
P O Box 12		Loans -	7,556,000
Macks Creek, MO 65786		Total Assets -	10,646,000
Ronnie George, CEO		Deposits -	9,390,000
		Equity Capital -	1,192,000
MACON-ATLANTA STATE BANK	816/385-3161	916	03/23/1895
P O Box 128		Loans -	23,622,000
Macon, MO 63552		Total Assets -	74,846,000
Wm H Gaines, Chm & Pres		Deposits -	65,803,000
		Equity Capital -	7,811,000
MERCANTILE BANK OF MACON	816/385-2118	2634	06/01/1964
P O Box 278		Loans -	19,802,000
Macon, MO 63552		Total Assets -	32,497,000
Loren E Jensen, Chm & Pres		Deposits -	29,726,000
		Equity Capital -	2,350,000
MADISON BANK	816/291-3041	466	02/20/1888
P O Box 124		Loans -	2,604,000
Madison, MO 65263		Total Assets -	6,175,000
R D Hammel, CEO		Deposits -	6,147,000
		Equity Capital -	(21,000)

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF MANSFIELD	417/924-3211	1116	03/06/1902
P.O. Box 138		Loans -	8,452,000
Mansfield, MO 65704		Total Assets -	18,099,000
Robert L. Weddle, CEO		Deposits -	16,441,000
		Equity Capital -	1,504,000
SOUTHERN MISSOURI BANK	417/924-3286	1584	04/02/1908
P.O. Box 167		Loans -	4,860,000
Mansfield, MO 65704		Total Assets -	7,490,000
James R. Ward, Pres		Deposits -	6,883,000
		Equity Capital -	552,000
PIONEER BANK AND TRUST COMPANY	314/644-6600	263	09/07/1934
2211 South Big Bend Boulevard		Loans -	65,594,000
Maplewood, MO 63117		Total Assets -	84,711,000
Robert Mitchusson, Chm. & Pres		Deposits -	78,366,000
		Equity Capital -	5,173,000
SECURITY BANK OF BOLLINGER COUNTY	314/866-2981	2738	12/10/1982
307-311 South First Street		Loans -	9,804,000
Marble Hill, MO 63764		Total Assets -	17,547,000
Thomas A. Uelsmann, Chm. & Pres.		Deposits -	15,979,000
		Equity Capital -	1,404,000
REGIONAL MISSOURI BANK	816/376-2077	1586	05/13/1908
P.O. Box 458		Loans -	9,374,000
Marceline, MO 64658		Total Assets -	16,298,000
Roy G. Horridge, Pres		Deposits -	15,045,000
		Equity Capital -	1,153,000
FIRST STATE BANK OF MARIONVILLE	417/463-2512	2628	06/10/1963
P.O. Box 160		Loans -	1,986,000
Marionville, MO 65705		Total Assets -	8,884,000
Clarence L. Webb, CEO		Deposits -	7,445,000
		Equity Capital -	1,136,000
COMMUNITY BANK OF MARSHALL	816/886-9621	2696	09/01/1977
P.O. Box 700		Loans -	7,790,000
Marshall, MO 65340		Total Assets -	18,371,000
Gerald D. Osgood, Pres		Deposits -	16,519,000
		Equity Capital -	1,642,000
BOATMEN'S BANK OF MARSHALL	816/886-9656	173	03/06/1879
P.O. Box 10		Loans -	35,586,000
Marshall, MO 65340		Total Assets -	64,512,000
E. Joseph Bode, Chm. & Pres		Deposits -	58,538,000
		Equity Capital -	4,898,000
WOOD AND HUSTON BANK	816/886-6825	275	09/25/1967
P.O. Box 40		Loans -	43,426,000
Marshall, MO 65340		Total Assets -	96,914,000
John D. Owens, Pres		Deposits -	86,619,000
		Equity Capital -	8,868,000
CITIZENS STATE BANK	417/468-2027	2502	03/03/1934
P.O. Box C		Loans -	35,444,000
Marshfield, MO 65706		Total Assets -	63,736,000
John W. Greer, CEO		Deposits -	57,524,000
		Equity Capital -	5,382,000
WEBSTER COUNTY BANK	417/468-2060	2697	11/18/1977
P.O. Box 619		Loans -	6,155,000
Marshfield, MO 65706		Total Assets -	10,562,000
Harold Bouldin, Pres		Deposits -	9,630,000
		Equity Capital -	752,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MARTINSBURG BANK	314/492-3815	864	04/01/1893
P O Box 66		Loans	10,625,000
Martinsburg, MO 65264		Total Assets	20,169,000
Robert G Bachmann, Pres		Deposits	17,664,000
		Equity Capital	2,264,000
AMERICAN BANK OF NORTHWEST MISSOURI	816/562-2000	1252	04/05/1904
P O Box 330		Loans	28,699,000
Maryville, MO 64468		Total Assets	50,242,000
David J Skwarlo, Pres		Deposits	45,449,000
		Equity Capital	3,806,000
CITIZENS STATE BANK OF MARYVILLE	816/582-2131	2472	08/12/1931
P O Box 1000		Loans	71,501,000
Maryville, MO 64468		Total Assets	97,332,000
Robert S Hall, Pres		Deposits	87,259,000
		Equity Capital	7,222,000
FIRST BANK OF MARYVILLE	816/582-7454	2781	06/18/1987
P O Box 800		Loans	7,490,000
Maryville, MO 64468		Total Assets	31,937,000
Roger Parson, Pres		Deposits	29,463,000
		Equity Capital	2,036,000
THE NODAWAY VALLEY BANK	816/562-3232	2745	07/27/1983
P O Box 700		Loans	61,648,000
Maryville, MO 64468		Total Assets	128,886,000
Theodore G Robinson, Pres		Deposits	118,593,000
		Equity Capital	8,876,000
THE FARMERS BANK OF MAYSVILLE	816/449-2182	2257	10/17/1972
P O Box 128		Loans	4,106,000
Maysville, MO 64469		Total Assets	15,112,000
Robert F Oliver, Pres		Deposits	13,845,000
		Equity Capital	1,114,000
MERCANTILE BANK OF MEMPHIS	816/465-8528	2436	10/13/1928
P O Box 217		Loans	28,082,000
Memphis, MO 63555		Total Assets	49,566,000
Robert L Henselman, Chm & Pres		Deposits	45,068,000
		Equity Capital	4,161,000
METZ BANKING COMPANY	417/484-3233	1488	09/14/1906
P O Box 106		Loans	7,520,000
Metz, MO 64765		Total Assets	11,432,000
Scott Buerge, Pres		Deposits	10,395,000
		Equity Capital	906,000
LADDONIA STATE BANK	314/581-8911	2471	04/11/1931
210 East Love		Loans	6,405,000
Mexico, MO 65265		Total Assets	20,513,000
Ruby M Hamlett, Chm & Pres		Deposits	18,287,000
		Equity Capital	2,079,000
BANK OF MINDEN	417/842-3313	1876	07/31/1912
P O Box 8		Loans	6,111,000
Mindenmines, MO 64769		Total Assets	15,800,000
Barry Draper, Pres		Deposits	13,592,000
		Equity Capital	2,062,000
BANK OF CAIRO AND MOBERLY	816/263-2280	1361	04/14/1905
P O Box 547		Loans	17,082,000
Moberly, MO 65270		Total Assets	35,438,000
J W Ballinger, III, Pres		Deposits	31,654,000
		Equity Capital	3,077,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CITY BANK AND TRUST COMPANY	816/263-1234	264	05/04/1935
P O Box 160		Loans -	60,752,000
Moberly, MO 65270		Total Assets -	131,183,000
James Gardner, Pres		Deposits -	119,391,000
		Equity Capital -	8,507,000
UNITED MISSOURI BANK OF MONETT	417/235-6275	262	05/21/1934
510 Broadway		Loans -	22,018,000
Monett, MO 65708		Total Assets -	79,055,000
Jerry Sebastian, Pres		Deposits -	70,418,000
		Equity Capital -	6,965,000
MONROE CITY BANK	314/735-4513	978	03/05/1897
201 North Main		Loans -	11,970,000
Monroe City, MO 63456		Total Assets -	42,121,000
John R. Hancock, Pres		Deposits -	36,592,000
		Equity Capital -	5,118,000
PERRY STATE BANK	314/735-2265	2428	05/24/1928
P O Box 86		Loans -	16,306,000
Monroe City, MO 63456		Total Assets -	26,285,000
William R. Martin, Pres		Deposits -	24,098,000
		Equity Capital -	1,869,000
FIRST BANK OF MONTGOMERY COUNTY	314/564-2227	873	06/29/1893
		Loans -	16,422,000
105 North Sturgeon		Total Assets -	32,416,000
Montgomery City, MO 63361		Deposits -	29,844,000
Glenn W. Schupp, Pres		Equity Capital -	2,296,000
BANK OF MONTICELLO	314/767-5264	2419	02/27/1928
P O Box 38		Loans -	7,387,000
Monticello, MO 63457		Total Assets -	16,436,000
Eugene Porter, Pres		Deposits -	13,569,000
		Equity Capital -	2,707,000
MONTROSE SAVINGS BANK	816/693-4424	925	06/04/1895
P O Box 128		Loans -	4,368,000
Montrose, MO 64770		Total Assets -	13,306,000
Larry Gregg, Pres		Deposits -	12,008,000
		Equity Capital -	1,112,000
EXCHANGE BANK	816/442-3131	2124	06/24/1918
614 State Street		Loans -	10,122,000
Mound City, MO 64470		Total Assets -	21,774,000
James B. Thomas, Chm. & Pres		Deposits -	19,670,000
		Equity Capital -	1,634,000
THE SECURITY BANK	417/926-3122	2529	01/03/1935
P O Box 230		Loans -	10,622,000
Mountain Grove, MO 65711		Total Assets -	20,185,000
Gary Metzger, Pres		Deposits -	17,556,000
		Equity Capital -	2,496,000
THE BANK OF MOUNTAIN VIEW	417/934-2033	1276	07/20/1904
P O Box 16		Loans -	14,230,000
Mountain View, MO 65548		Total Assets -	29,948,000
James H. Justis, CEO		Deposits -	26,182,000
		Equity Capital -	3,398,000
NAPOLEON BANK	816/934-8231	1134	07/10/1902
Second and West Streets		Loans -	8,382,000
Napoleon, MO 64074		Total Assets -	15,186,000
D.L. Jeffries, Chm. & Pres		Deposits -	13,475,000
		Equity Capital -	1,559,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF NEOSHO	417/451-1040	962	07/16/1896
P.O. Box 400		Loans -	27,723,000
Neosho, MO 64850		Total Assets -	80,071,000
Ray Stipp, Pres.		Deposits -	72,911,000
		Equity Capital -	5,915,000
CITIZENS STATE BANK OF NEVADA	417/667-3347	2619	03/27/1959
P.O. Box 467		Loans -	15,057,000
Nevada, MO 64772		Total Assets -	29,484,000
Dean Derks, Pres.		Deposits -	26,760,000
		Equity Capital -	2,393,000
BOATMEN'S BANK OF NEVADA	417/667-8143	2698	01/19/1978
P.O. Box 304		Loans -	16,905,000
Nevada, MO 64772		Total Assets -	32,482,000
James M. Nichols, Pres.		Deposits -	29,358,000
		Equity Capital -	2,658,000
VERNON COUNTY BANK	417/667-7297	1777	06/06/1911
P.O. Box 527		Loans -	6,333,000
Nevada, MO 64772		Total Assets -	10,678,000
Robert M. Barrett, Pres.		Deposits -	9,743,000
		Equity Capital -	852,000
CITIZENS BANK OF NEWBURG	314/762-2595	2559	02/26/1944
P.O. Box H		Loans -	8,292,000
Newburg, MO 65550		Total Assets -	16,393,000
T. Wayne Anderson, CEO		Deposits -	15,361,000
		Equity Capital -	881,000
BANK OF NEW CAMBRIA	816/226-5211	2487	03/18/1933
P.O. Box 10		Loans -	5,231,000
New Cambria, MO 63558		Total Assets -	17,339,000
Lowell R. Thomas, CEO		Deposits -	15,712,000
		Equity Capital -	1,450,000
FIRST STATE BANK OF NEW HAMPTON	816/439-2125	2432	07/28/1928
		Loans -	1,658,000
P.O. Box 296		Total Assets -	6,590,000
New Hampton, MO 64471		Deposits -	6,042,000
Roy Pendleton, CEO		Equity Capital -	467,000
CITIZENS BANK OF NEW HAVEN	314/237-3051	2512	05/03/1934
Highway 100 & Circle Drive		Loans -	29,778,000
New Haven, MO 63068		Total Assets -	43,022,000
Seth Slocum, Jr., Pres.		Deposits -	39,950,000
		Equity Capital -	1,471,000
RALLS COUNTY STATE BANK	314/985-4611	2561	06/28/1944
P.O. Box 246		Loans -	10,884,000
New London, MO 63459		Total Assets -	25,532,000
Edward G. Behrens, Chm. & Pres.		Deposits -	22,726,000
		Equity Capital -	2,609,000
BANK OF NEW MADRID	314/748-5551	2523	08/15/1934
P.O. Box 10		Loans -	16,289,000
New Madrid, MO 63869		Total Assets -	32,524,000
Lawrence H. Rost, CEO		Deposits -	27,544,000
		Equity Capital -	3,307,000
CITIZENS BANK OF NEWTOWN	816/794-5135	461	02/13/1888
P.O. Box J		Loans -	2,523,000
Newtown, MO 64667		Total Assets -	4,236,000
Jack Tucker, Pres.		Deposits -	3,906,000
		Equity Capital -	299,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
NIXA BANK	**417/725-2611**	**2607**	**03/19/1958**
P.O. Box 363		Loans -	39,773,000
Nixa, MO 65714		Total Assets -	59,902,000
Steve Yates, CEO		Deposits -	53,438,000
		Equity Capital -	3,930,000
THE PEOPLES BANK OF CLEVER	**417/725-4191**	**2091**	**04/17/1917**
P.O. Box 728		Loans -	9,309,000
Nixa, MO 65714		Total Assets -	14,975,000
James E. Huff, Pres		Deposits -	13,630,000
		Equity Capital -	1,208,000
STATE BANK OF NOEL	**417/475-3131**	**2601**	**06/06/1956**
P.O. Box 388		Loans -	7,136,000
Noel, MO 64854		Total Assets -	10,612,000
Dan L. Short, Pres		Deposits -	9,617,000
		Equity Capital -	949,000
CITIZENS BANK OF NORBORNE	**816/594-3311**	**933**	**08/03/1895**
P.O. Box 111		Loans -	6,818,000
Norborne, MO 64668		Total Assets -	15,856,000
Richard D. Goppert, Chm		Deposits -	14,137,000
		Equity Capital -	1,493,000
FIRST TRUST OF MIDAMERICA	**816/221-6988**	**283**	**09/21/1984**
Suite 770		Loans -	0
2900 Rockcreek Parkway		Total Assets -	469,000
North Kansas City, MO 64117		Deposits -	0
Dana Blackmon, Pres		Equity Capital -	378,000
NORBANK	**816/842-3100**	**1425**	**12/02/1905**
P.O. Box 12397		Loans -	21,961,000
North Kansas City, MO 64116		Total Assets -	29,830,000
Frank L. Victor, Chm. & Pres		Deposits -	27,300,000
		Equity Capital -	2,166,000
NORMANDY BANK	**314/383-5555**	**2442**	**01/29/1929**
7151 Natural Bridge		Loans -	20,162,000
P.O. Box 5790		Total Assets -	47,125,000
Northwoods, MO 63121		Deposits	41,794,000
Zalie Levin, Chm		Equity Capital -	4,990,000
COMMERCIAL BANK OF OAK GROVE	**816/625-4416**	**1540**	**06/08/1907**
P.O. Box 89		Loans -	17,474,000
Oak Grove, MO 64075		Total Assets -	32,679,000
Hollis E. Dyer, Chm. & Pres		Deposits -	28,244,000
		Equity Capital -	3,894,000
BANK OF ODESSA	**816/633-5331**	**1004**	**01/08/1898**
P.O. Box 10		Loans -	50,360,000
Odessa, MO 64076		Total Assets -	99,808,000
Robert E. Oliphant, Chm. & Pres		Deposits -	83,365,000
		Equity Capital -	11,959,000
BOATMEN'S BANK OF O'FALLON	**314/272-6213**	**1220**	**10/01/1903**
311 South Main Street		Loans -	44,177,000
O'Fallon, MO 63366		Total Assets -	64,255,000
Charles N. Denton, Chm. & Pres		Deposits -	59,502,000
		Equity Capital -	4,507,000
THE BANK OF OLD MONROE	**314/665-5601**	**1489**	**09/19/1906**
P.O. Box 188		Loans -	15,000,000
Old Monroe, MO 63369		Total Assets -	27,560,000
David R. Molitor, CEO		Deposits -	24,263,000
		Equity Capital -	3,051,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE CITIZENS BANK OF OREGON	**816/446-3366**	**660**	**02/07/1890**
P.O. Box 378		Loans -	3,875,000
Oregon, MO 64473		Total Assets -	13,933,000
Barry E. Kreek, Pres.		Deposits -	12,268,000
		Equity Capital -	1,529,000
ZOOK & ROECKER STATE BANK	**816/446-3316**	**2510**	**04/02/1934**
P.O. Box 196		Loans -	2,779,000
Oregon, MO 64473		Total Assets -	9,731,000
Hubert Turnbull, Pres.		Deposits -	9,053,000
		Equity Capital -	576,000
THE BANK OF ORRICK	**816/496-3311**	**1133**	**07/01/1902**
P.O. Box 36		Loans -	9,860,000
Orrick, MO 64077		Total Assets -	22,604,000
Richard Goode, CEO		Deposits -	19,544,000
		Equity Capital -	2,739,000
FIRST BANK CENTRE	**314/348-1177**	**2764**	**10/25/1985**
One Osage Village, Route 3		Loans -	8,830,000
Osage Beach, MO 65065		Total Assets -	11,220,000
Sanford P. Ritter, Chm. & Pres.		Deposits -	9,734,000
		Equity Capital -	1,128,000
BANK OF LAKE OF THE OZARKS	**314/348-2761**	**1493**	**09/27/1906**
P.O. Box 207		Loans -	96,373,000
Osage Beach, MO 65065		Total Assets -	129,210,000
James T. Herfurth, Pres.		Deposits -	113,761,000
		Equity Capital -	11,393,000
THE BANK OF OSBORN	**816/675-2242**	**326**	**07/16/1886**
P.O. Box 176		Loans -	1,350,000
Osborn, MO 64474		Total Assets -	5,646,000
Carroll R. Brand, Chm. & Pres.		Deposits -	4,717,000
		Equity Capital -	850,000
OSCEOLA BANK	**417/646-8128**	**954**	**05/02/1896**
P.O. Box 349		Loans -	8,924,000
Osceola, MO 64776		Total Assets -	25,285,000
Kirk L. Sibley, CEO		Deposits -	23,295,000
		Equity Capital -	1,735,000
THE BANK OF OTTERVILLE	**816/366-4321**	**894**	**06/13/1894**
P.O. Box 18		Loans -	2,909,000
Otterville, MO 65348		Total Assets -	5,383,000
E. Myers Johnson, Pres.		Deposits -	4,938,000
		Equity Capital -	404,000
FIRST BANK OF OWENSVILLE	**314/437-4121**	**2527**	**11/02/1934**
P.O. Box 527		Loans -	17,621,000
Owensville, MO 65066		Total Assets -	30,797,000
Diane S. Lairmore, CEO		Deposits -	28,176,000
		Equity Capital -	2,398,000
EAGLE BANK OF GASCONADE COUNTY	**314/437-2122**	**2736**	**07/02/1982**
		Loans -	4,260,000
602 East Highway 28		Total Assets -	10,424,000
Owensville, MO 65066		Deposits -	9,677,000
James H. Ferrick, Chm.		Equity Capital -	666,000
OZARK BANK	**417/485-2321**	**1492**	**09/25/1906**
P.O. Box 233		Loans -	32,418,000
Ozark, MO 65721		Total Assets -	63,457,000
Chlorene Hedgpeth, Chm. & Pres.		Deposits -	54,762,000
		Equity Capital -	7,472,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
PALMYRA STATE BANK	314/769-2001	**2516**	**06/01/1934**
P.O. Box 311		Loans -	19,925,000
Palmyra, MO 63461		Total Assets -	46,568,000
Kathryn Jacobs, Pres.		Deposits -	41,570,000
		Equity Capital -	4,665,000
UNITED MISSOURI BANK OF PARIS	816/327-4175	**293**	**06/16/1885**
P.O. Box 268		Loans -	10,963,000
Paris, MO 65275		Total Assets -	28,843,000
Verle R. Hugenot, Chm. & Pres.		Deposits -	25,782,000
		Equity Capital -	2,774,000
FARMERS' EXCHANGE BANK OF PARKVILLE	816/741-0371	**1795**	**07/17/1911**
		Loans -	7,730,000
P.O. Box 12085		Total Assets -	27,291,000
Parkville, MO 64152		Deposits -	23,995,000
Dorothy Traugott, Pres.		Equity Capital -	3,102,000
UNITED MISSOURI BANK OF CASS COUNTY	816/741-0371	**1795**	**07/17/1911**
		Loans -	9,507,000
P.O. Box 400		Total Assets -	24,587,000
Peculiar, MO 64078		Deposits -	22,120,000
Daroid E. Shelton, Pres.		Equity Capital -	2,266,000
BANK OF PERRYVILLE	314/547-6541	**799**	**11/02/1891**
P.O. Box 309		Loans -	24,903,000
Perryville, MO 63775		Total Assets -	55,823,000
James F. Kapp, Pres.		Deposits -	49,925,000
		Equity Capital -	5,372,000
HOME TRUST MERCANTILE BANK	314/547-2513	**111**	**08/07/1909**
P.O. Box 190		Loans -	40,436,000
Perryville, MO 63775		Total Assets -	58,102,000
Gerald Fallert, Pres.		Deposits -	52,580,000
		Equity Capital -	4,097,000
BANK OF PIEDMONT	314/223-4215	**1157**	**11/29/1902**
P.O. Box 398		Loans -	16,076,000
Piedmont, MO 63957		Total Assets -	29,197,000
Larry Johnson, Pres.		Deposits -	26,145,000
		Equity Capital -	2,607,000
THE CITIZENS' BANK OF PILOT GROVE	816/834-4725	**1945**	**08/26/1913**
		Loans -	7,787,000
P.O. Box 185		Total Assets -	17,781,000
Pilot Grove, MO 65276		Deposits -	15,662,000
Carl E. Reynolds, CEO		Equity Capital -	1,967,000
McDONALD COUNTY MERCANTILE BANK	417/223-4333	**997**	**10/04/1897**
		Loans -	17,569,000
P.O. Box 437		Total Assets -	24,427,000
Pineville, MO 64856		Deposits -	22,327,000
Rick L. Anthony, Pres.		Equity Capital -	1,852,000
BANK OF PLATO	417/458-4222	**1568**	**10/24/1907**
P.O. Box D		Loans -	135,000
Plato, MO 65552		Total Assets -	1,075,000
Kathryn W. Tilley, CEO		Deposits -	844,000
		Equity Capital -	225,000
PLATTE COUNTY BANK	816/431-2266	**1480**	**08/18/1906**
P.O. Box 1050		Loans -	8,504,000
Platte City, MO 64079		Total Assets -	17,422,000
Jerry Hagg, Pres.		Deposits -	15,952,000
		Equity Capital -	1,335,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
WELLS BANK OF PLATTE CITY	816/431-2121	2504	09/29/1978
P.O. Box 368		Loans -	13,639,000
Platte City, MO 64079		Total Assets -	33,254,000
James Wells Hull, Pres.		Deposits -	27,798,000
		Equity Capital -	5,100,000
AMERICAN BANK OF PLATTSBURG/EDGERTON	816/539-2131	2713	09/29/1978
		Loans -	19,140,000
P.O. Box E		Total Assets -	35,687,000
Plattsburg, MO 64477		Deposits -	31,743,000
Alan L. Hall, Pres.		Equity Capital -	3,240,000
THE PLEASANT HILL BANK	816/987-3121	2500	02/16/1934
P.O. Box 43		Loans -	20,952,000
Pleasant Hill, MO 64080		Total Assets -	40,707,000
Douglas R. Goppert, Pres.		Deposits -	36,268,000
		Equity Capital -	3,840,000
THE PLEASANT HOPE BANK	417/467-2211	1407	08/26/1905
P.O. Box 397		Loans -	25,029,000
Pleasant Hope, MO 65725		Total Assets -	38,062,000
Frank E. Wiles, Pres.		Deposits -	34,760,000
		Equity Capital -	2,940,000
FARMER'S BANK OF POLO	816/354-2111	813	01/28/1892
Main and Elm		Loans -	5,400,000
Polo, MO 64671		Total Assets -	10,464,000
R.D. Shaffer, Pres.		Deposits -	9,889,000
		Equity Capital -	532,000
FIRST MIDWEST BANK OF POPLAR BLUFF	314/785-8461	2795	03/31/1988
		Loans -	36,475,000
704-706 N. Westwood Blvd.		Total Assets -	51,127,000
Poplar Bluff, MO 63901		Deposits -	47,082,000
Mike Jones, CEO		Equity Capital -	3,653,000
FIRST MISSOURI STATE BANK	314/785-6800	1870	07/03/1912
1902 Sunset		Loans -	21,707,000
Poplar Bluff, MO 63901		Total Assets -	30,910,000
Robert L. Davis, Pres.		Deposits -	28,591,000
		Equity Capital -	2,008,000
MERCANTILE BANK OF POPLAR BLUFF	314/785-4671	345	12/17/1886
P.O. Box 700		Loans -	68,865,000
Poplar Bluff, MO 63901		Total Assets -	101,317,000
James C. Moser, Pres.		Deposits -	91,344,000
		Equity Capital -	7,669,000
FARMERS BANK OF PORTAGEVILLE	314/379-5735	1386	06/20/1905
P.O. Box 190		Loans -	12,759,000
Portageville, MO 63873		Total Assets -	35,116,000
R.L. Saalwaechter, Chm. & Pres.		Deposits -	31,491,000
		Equity Capital -	3,394,000
BELGRADE STATE BANK	314/438-5200	1464	06/19/1906
306 North Missouri Street		Loans -	21,522,000
Potosi, MO 63664		Total Assets -	34,585,000
Harold E. Turner, Chm. & Pres.		Deposits -	31,557,000
		Equity Capital -	2,601,000
WASHINGTON COUNTY MERCANTILE BANK	314/438-2178	2497	01/24/1934
		Loans -	22,441,000
121 East High Street		Total Assets -	40,086,000
Potosi, MO 63664		Deposits -	36,510,000
M. Dale Beaird, Pres.		Equity Capital -	3,223,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST STATE BANK OF PURDY	417/442-3247	**2560**	**06/05/1944**
P.O. Box 308		Loans -	31,668,000
Purdy, MO 65734		Total Assets -	51,462,000
Glen Garrett, Chm.		Deposits -	47,639,000
		Equity Capital -	3,369,000
COMMUNITY BANK OF RAYMORE	816/331-6555	**2699**	**03/12/1978**
P.O. Box 200		Loans -	12,096,000
Raymore, MO 64083		Total Assets -	20,648,000
Denn's B. Pugh, Pres.		Deposits -	19,010,000
		Equity Capital -	1,417,000
BOATMEN'S RAYTOWN BANK	816/353-2255	**1748**	**11/18/1910**
P.O. Box 9488		Loans -	86,933,000
Raytown, MO 64133		Total Assets -	153,650,000
William G. Dexter, Pres.		Deposits -	139,414,000
		Equity Capital -	11,439,000
MERCANTILE BANK OF TABLE ROCK LAKE	417/272-8106	**2622**	**08/10/1959**
		Loans -	27,127,000
P.O. Box 165		Total Assets -	36,378,000
Reeds Spring, MO 65737		Deposits -	33,122,000
Jack Stone, Pres.		Equity Capital -	2,896,000
SECURITY STATE BANK	417/732-2651	**2581**	**02/02/1950**
P.O. Box K		Loans -	13,565,000
Republic, MO 65738		Total Assets -	35,728,000
Leroy D. Wood, CEO		Deposits -	32,301,000
		Equity Capital -	2,702,000
PEOPLE'S SAVINGS BANK OF RHINELAND	314/236-4414	**2537**	**08/12/1935**
		Loans -	14,862,000
P.O. Box 355		Total Assets -	28,115,000
Rhineland, MO 65069		Deposits -	24,752,000
Ervin Elsenraat, CEO		Equity Capital -	3,080,000
SECURITY BANK OF RICH HILL	417/395-2141	**2468**	**12/30/1930**
P.O. Box 9		Loans -	6,202,000
Rich Hill, MO 64779		Total Assets -	13,511,000
James E. Elsensohn, Pres.		Deposits -	12,288,000
		Equity Capital -	1,126,000
BOATMEN'S BANK OF PULASKI COUNTY	314/765-3221	**585**	**06/05/1889**
		Loans -	32,929,000
P.O. Box 776		Total Assets -	45,894,000
Richland, MO 65556		Deposits -	42,202,000
Wm. Tom Murray, Pres.		Equity Capital -	3,357,000
RAY COUNTY BANK	816/776-7070	**2551**	**06/24/1940**
P.O. Box 576		Loans -	8,234,000
Richmond, MO 64085		Total Assets -	12,180,000
D.R. Landwehr, Pres.		Deposits -	10,632,000
		Equity Capital -	874,000
FARMERS STATE BANK	314/396-5511	**2555**	**04/30/1943**
P.O. Box 16		Loans -	6,291,000
Risco, MO 63874		Total Assets -	14,219,000
E. Van Gibbs, CEO		Deposits -	12,943,000
		Equity Capital -	1,130,000
BANK OF RIVERSIDE	816/741-2211	**2591**	**12/21/1954**
P.O. Box 9068		Loans -	1,776,000
Riverside, MO 64168		Total Assets -	6,305,000
Eugene Eickhoff, Pres.		Deposits -	5,821,000
		Equity Capital -	425,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE BANK OF ATCHISON COUNTY	816/744-5352	212	01/10/1882
P.O. Box 130		Loans	9,890,000
Rock Port, MO 64482		Total Assets	37,170,000
Luther H. Thompson, Pres.		Deposits	32,484,000
		Equity Capital	4,102,000
CITIZENS BANK & TRUST	816/744-5333	1123	03/28/1902
P.O. Box 70		Loans	7,257,000
Rock Port, MO 64482		Total Assets	19,519,000
Jerry Moore, Chm. & Pres.		Deposits	18,550,000
		Equity Capital	735,000
CITIZENS BANK OF ROGERSVILLE	417/753-2836	1618	12/29/1908
P.O. Box B		Loans	9,958,000
Rogersville, MO 65742		Total Assets	15,903,000
Wm. D. Breedlove, Chm. & Pres.		Deposits	14,480,000
		Equity Capital	1,291,000
AMERICAN BANK OF ROLLA	314/364-1677	2586	06/05/1952
P.O. Box 370		Loans	35,771,000
Rolla, MO 65401		Total Assets	60,530,000
Robert R. Thompson, Pres.		Deposits	54,922,000
		Equity Capital	4,481,000
PHELPS COUNTY BANK	314/364-5202	2627	04/04/1963
P.O. Box 1068		Loans	39,678,000
Rolla, MO 65401		Total Assets	69,795,000
Emma Lou Brent, CEO		Deposits	62,592,000
		Equity Capital	5,100,000
CENTERRE BANK OF ROLLA	314/364-1221	903	09/11/1894
P.O. Box 7		Loans	56,287,000
Rolla, MO 65401		Total Assets	83,978,000
David A. Kunze, Pres.		Deposits	76,756,000
		Equity Capital	6,152,000
FARMERS STATE BANK OF ROSENDALE	816/567-2615	2294	04/04/1921
		Loans	5,748,000
P.O. Box 98		Total Assets	8,378,000
Rosendale, MO 64483		Deposits	7,437,000
Billy L. Hewitt, Chm.		Equity Capital	540,000
BANK OF ROTHVILLE	816/256-3212	1239	01/08/1904
P.O. Box 8		Loans	3,207,000
Rothville, MO 64676		Total Assets	16,113,000
Miller Carpenter, Pres.		Deposits	14,348,000
		Equity Capital	1,538,000
RUSHVILLE STATE BANK	816/688-7714	1201	06/16/1903
P.O. Box 38		Loans	4,515,000
Rushville, MO 64484		Total Assets	11,473,000
Gary E. Black, Pres.		Deposits	10,533,000
		Equity Capital	836,000
COMMUNITY BANK OF RUSSELLVILLE	314/782-4511	2520	07/10/1934
P.O. Box 146		Loans	9,988,000
Russellville, MO 65074		Total Assets	19,134,000
Donald P. Dampf, CEO		Deposits	17,033,000
		Equity Capital	1,955,000
MEGA BANK OF ST. ANN	314/426-6900	2588	06/15/1953
10449 St. Charles Rock Road		Loans	47,138,000
St. Ann, MO 63074		Total Assets	76,551,000
Jerry S. Von Rohr, Chm.		Deposits	69,365,000
		Equity Capital	5,510,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
LANDMARK BANK OF ST. CHARLES COUNTY	314/724-4000	2780	04/01/1987
P.O. Box 10		Loans	157,109,000
St. Charles, MO 63302		Total Assets	198,228,000
J. Kent McNeil, Reg. Pres.		Deposits	180,874,000
		Equity Capital	14,532,000
MEGA BANK OF ST. CHARLES COUNTY	314/928-4700	2769	01/24/1986
1416 Harvestowne Industrial Drive		Loans	8,218,000
St. Charles, MO 63303		Total Assets	14,308,000
Jerry S. Von Rohr, Chm.		Deposits	12,929,000
		Equity Capital	1,115,000
FIRST STATE BANK OF ST. CHARLES	314/724-5000	402	04/27/1887
P.O. Box 100		Loans	55,548,000
St. Charles, MO 63301		Total Assets	78,270,000
T. Charles Bruere, Pres.		Deposits	66,275,000
		Equity Capital	11,049,000
FARMERS AND MERCHANTS BANK	314/629-2225	1924	05/02/1913
P.O. Box 205		Loans	27,394,000
St. Clair, MO 63077		Total Assets	44,892,000
Charles E. Butler, CEO		Deposits	36,720,000
		Equity Capital	2,739,000
BANK OF ST. ELIZABETH	314/493-2313	1968	01/02/1914
P.O. Box 8		Loans	12,619,000
St. Elizabeth, MO 65075		Total Assets	18,636,000
Wm. A. Luetkemeyer, Pres.		Deposits	15,789,000
		Equity Capital	2,564,000
BANK OF STE. GENEVIEVE	314/883-3501	1103	01/02/1902
P.O. Box 408		Loans	35,049,000
Ste. Genevieve, MO 63670		Total Assets	59,353,000
Harold J. Uding, Pres.		Deposits	54,722,000
		Equity Capital	4,189,000
FIRST FINANCIAL BANK OF STE. GENEVIEVE COUNTY	314/883-7487	1077	03/14/1901
P.O. Box 152		Loans	9,116,000
Ste. Genevieve, MO 63670		Total Assets	15,052,000
Donald E. Palisch, Pres.		Deposits	13,668,000
		Equity Capital	1,197,000
ROZIER MERCANTILE BANK	314/883-3588	1911	03/05/1913
P.O. Box 71		Loans	27,931,000
Ste. Genevieve, MO 63670		Total Assets	40,561,000
Larry A. Vogt, Pres.		Deposits	35,451,000
		Equity Capital	3,062,000
ST. JOHNS BANK AND TRUST COMPANY	314/428-1000	2396	10/02/1926
P.O. Box 15906		Loans	88,527,000
St. Johns, MO 63114		Total Assets	171,646,000
Walter C. Branneky, Chm. & Pres.		Deposits	151,877,000
		Equity Capital	16,041,000
BELT AMERICAN BANK	816/233-9551	2712	09/20/1978
800 North Belt Highway		Loans	48,230,000
St. Joseph, MO 64506		Total Assets	81,215,000
Phillip Holmes, Pres.		Deposits	74,635,000
		Equity Capital	5,658,000
THE BANK OF ST. JOSEPH	816/233-6111	1279	07/26/1904
P.O. Box 48		Loans	154,440,000
St. Joseph, MO 64501		Total Assets	161,720,000
John Wray, Pres.		Deposits	151,053,000
		Equity Capital	10,028,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE HERITAGE BANK OF ST. JOSEPH	816/364-5678	2759	05/03/1985
1701 South Belt Highway		Loans -	19,069,000
St. Joseph, MO 64507		Total Assets -	53,804,000
George W. Skinner, CEO		Deposits -	47,467,000
		Equity Capital -	4,283,000
MISSOURI VALLEY TRUST COMPANY	816/232-2369	43	03/29/1899
402 Felix Street		Loans -	0
St. Joseph, MO 64501		Total Assets -	531,000
Herbert C. Iffert, CEO		Deposits -	0
		Equity Capital -	530,000
THE TRUST COMPANY OF ST. JOSEPH	816/233-4996	284	12/24/1987
P.O. Box 846		Loans -	00
St. Joseph, MO 64502		Total Assets -	246,000
Lyman Frick, Jr., Pres.		Deposits -	0
		Equity Capital -	246,000
UNITED MISSOURI BANK NORTHWEST	816/233-8284	629	11/12/1899
10th and Penn Streets		Loans -	21,380,000
St. Joseph, MO 64503		Total Assets -	169,495,000
Lee Keith, Pres.		Deposits -	154,267,000
		Equity Capital -	12,544,000
BREMEN BANK AND TRUST COMPANY	314/231-6015	245	04/29/1930
P.O. Box 5470		Loans -	35,025,000
St. Louis, MO 63147		Total Assets -	71,226,000
Thomas G. Krauter, Pres.		Deposits -	62,748,000
		Equity Capital -	6,202,000
CASS BANK & TRUST COMPANY	314/621-9400	238	05/25/1929
925 Olive Street		Loans -	99,635,000
St. Louis, MO 63101		Total Assets -	149,068,000
Harry J. Krieg, Chm.		Deposits -	126,919,000
		Equity Capital -	17,748,000
CHIPPEWA FIRST FINANCIAL BANK	314/664-6250	215	01/19/1924
P.O. Box 1810		Loans -	50,888,000
St. Louis, MO 63118		Total Assets -	77,397,000
Clifford A. Schmid, Chm.		Deposits -	69,231,000
		Equity Capital -	6,695,000
JEFFERSON BANK AND TRUST COMPANY	314/621-0100	838	07/20/1892
2301 Market Street		Loans -	96,098,000
St. Louis, MO 63103		Total Assets -	147,686,000
Michael J. Ross, Chm. & Pres.		Deposits -	117,256,000
		Equity Capital -	13,708,000
FIRST EXCHANGE BANK OF ST. LOUIS	314/487-1410	2768	01/03/1986
P.O. Box 8506		Loans -	39,970,000
St. Louis, MO 63126		Total Assets -	61,451,000
James A. Smith, Pres.		Deposits -	56,265,000
		Equity Capital -	3,949,000
LINDELL TRUST COMPANY	314/652-6600	212	11/23/1923
P.O. Box 14917		Loans -	61,733,000
St. Louis, MO 63178		Total Assets -	100,891,000
John A. Shiell, Pres.		Deposits -	91,535,000
		Equity Capital -	6,813,000
AMERICAN BANK OF ST. LOUIS	314/421-3200	259	12/07/1933
P.O. Box 12215		Loans -	79,201,000
St. Louis, MO 63157		Total Assets -	125,106,000
Harley Schwering, Chm.		Deposits -	97,811,000
		Equity Capital -	11,827,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MISSOURI STATE BANK AND TRUST COMPANY	314/436-6666	273	04/28/1966
		Loans -	35,819,000
P O Box 1488		Total Assets -	54,294,000
St Louis, MO 63188		*Deposits -*	*46,954,000*
James Thompson, Pres		Equity Capital -	3,740,000
EAGLE BANK & TRUST COMPANY	314/534-3000	112	09/10/1909
P O Box 5500		Loans -	6,997,000
St Louis, MO 63147		Total Assets -	13,437,000
R William Smith, Pres		Deposits -	11,386,000
		Equity Capital -	1,408,000
CENTERRE TRUST COMPANY OF ST LOUIS	314/231-9400	18	10/09/1889
		Loans -	0
P O Box 14737		Total Assets -	531,000
St Louis, MO 63178		Deposits -	0
John H Biggs, Pres		Equity Capital -	530,000
SOUTHERN COMMERCIAL BANK	314/481-6800	774	06/12/1891
5515 South Grand		Loans -	128,413,000
St Louis, MO 63111		Total Assets -	160,047,000
Robert W Hawkins, Pres		Deposits -	144,963,000
		Equity Capital -	13,956,000
SOUTHWEST BANK OF ST LOUIS	314/776-5200	2268	06/12/1920
P O Box 6087		Loans -	233,297,000
St Louis, MO 63139		Total Assets -	300,364,000
Andrew N Baur, Chm		Deposits -	260,439,000
		Equity Capital -	18,023,000
FIRST STATE BANK OF ST ROBERT	314/336-4411	2763	09/13/1985
P O Box P		Loans -	11,093,000
Waynesville, MO 65583		Total Assets -	22,330,000
Donald R Tritten, Chm & Pres		Deposits -	20,743,000
		Equity Capital -	1,419,000
BANK OF SALEM	314/729-3137	258	10/10/1883
101 West Fourth Street		Loans -	16,580,000
Salem, MO 65560		Total Assets -	28,858,000
Jerry F Homeyer, CEO		Deposits -	26,243,000
		Equity Capital -	2,210,000
DENT COUNTY BANK	314/729-3155	902	09/01/1894
P O Box 349		Loans -	19,536,000
Salem, MO 65560		Total Assets -	28,203,000
Robert D Darr, Pres		Deposits -	25,345,000
		Equity Capital -	2,054,000
SALISBURY MERCANTILE BANK	816/388-6116	1594	07/17/1908
P O Box 209		Loans -	24,118,000
Salisbury, MO 65281		Total Assets -	44,302,000
F Don Reynolds, Chm & Pres		Deposits -	39,839,000
		Equity Capital -	3,882,000
THE MERCHANTS AND FARMERS BANK	816/388-6145	1195	05/26/1903
		Loans -	6,376,000
P O Box 189		Total Assets -	10,891,000
Salisbury, MO 65281		Deposits -	9,894,000
Richard Miller, CEO		Equity Capital -	938,000
FARMERS STATE BANK OF SCHELL CITY	417/432-3103	1749	11/25/1910
		Loans -	2,296,000
P O Box 98		Total Assets -	6,408,000
Schell City, MO 64783		Deposits -	5,802,000
Norma Thomas, CEO		Equity Capital -	530,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
SCOTT CITY BANK & TRUST COMPANY	314/264-2151	271	10/14/1971
P.O. Box 1008		Loans -	6,114,000
Scott City, MO 63780		Total Assets -	14,101,000
Thomas A. Uelsmann, Chm. & Pres.		Deposits -	12,953,000
		Equity Capital -	1,039,000
CENTRAL BANK OF MISSOURI	816/827-5520	2776	11/14/1986
1601 South Limit		Loans -	16,601,000
Sedalia, MO 65301		Total Assets -	24,138,000
A.L. Robinson, Chm. & Pres.		Deposits -	21,740,000
		Equity Capital -	2,211,000
COMMUNITY BANK OF PETTIS COUNTY	816/826-1213	2632	02/28/1964
P.O. Box 1027		Loans -	12,157,000
Sedalia, MO 65301		Total Assets -	29,519,000
Louis K. Ahlemeyer, Pres.		Deposits -	27,049,000
		Equity Capital -	2,244,000
SEDALIA MERCANTILE BANK AND TRUST COMPANY	816/827-3311	252	06/02/1932
P.O. Box 1147		Loans -	29,250,000
Sedalia, MO 65301		Total Assets -	55,816,000
George A. Indestad, Chm. & Pres.		Deposits -	49,097,000
		Equity Capital -	4,041,000
THE UNION SAVINGS BANK	816/826-2260	1932	06/25/1913
P.O. Box 814		Loans -	19,808,000
Sedalia, MO 65301		Total Assets -	52,867,000
Robert W. Mason, Chm. & Pres.		Deposits -	46,201,000
		Equity Capital -	5,906,000
BANK OF SELIGMAN	417/662-3291	1409	09/11/1905
P.O. Box 126		Loans -	3,521,000
Seligman, MO 65745		Total Assets -	5,063,000
John R. Marks, Pres.		Deposits -	4,600,000
		Equity Capital -	417,000
SENATH STATE BANK	314/738-2808	2532	04/09/1935
Drawer C		Loans -	6,902,000
Senath, MO 63876		Total Assets -	23,915,000
Glenn Earl, Pres.		Deposits -	21,081,000
		Equity Capital -	2,626,000
STATE BANK OF SENECA	417/776-2221	2435	10/11/1928
P.O. Box A		Loans -	5,478,000
Seneca, MO 64865		Total Assets -	18,586,000
Bill C. Lee, Pres.		Deposits -	16,675,000
		Equity Capital -	1,786,000
THE SEYMOUR BANK	417/935-2293	2550	10/26/1939
P.O. Box 248		Loans -	16,502,000
Seymour, MO 65746		Total Assets -	31,350,000
Gerald L. Rudolph, CEO		Deposits -	27,321,000
		Equity Capital -	3,667,000
COMMUNITY STATE BANK OF SHELBINA	314/588-4101	2690	07/08/1976
P.O. Box 378		Loans -	11,813,000
Shelbina, MO 63468		Total Assets -	23,643,000
Jon W. Best, Pres.		Deposits -	21,424,000
		Equity Capital -	1,685,000
SHELBINA MERCANTILE BANK	314/588-4147	2429	06/26/1928
P.O. Box 258		Loans -	34,405,000
Shelbina, MO 63468		Total Assets -	57,217,000
E.H. Brauer, Jr., Pres.		Deposits -	52,129,000
		Equity Capital -	4,266,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CITIZEN'S BANK	314/633-2231	1986	03/18/1914
P.O. Box B		Loans -	13,478,000
Shelbyville, MO 63469		Total Assets -	18,149,000
Frederick C. Werr, Pres.		Deposits -	16,335,000
		Equity Capital -	1,503,000
THE COMMUNITY BANK OF SHELL KNOB	417/858-3136	2679	08/30/1973
		Loans -	12,252,000
P.O. Box AD		Total Assets -	15,635,000
Shell Knob, MO 65747		Deposits -	13,906,000
Robert B. Benton, Pres.		Equity Capital -	1,192,000
DELTA COUNTIES BANK	314/472-2800	2773	09/12/1986
P.O. Box 1047		Loans -	15,400,000
Sikeston, MO 63801		Total Assets -	21,708,000
Stan Thompson, Pres.		Deposits -	18,246,000
		Equity Capital -	2,428,000
BANK OF SIKESTON	314/471-1200	2056	02/17/1916
P.O. Box 1028		Loans -	49,800,000
Sikeston, MO 63801		Total Assets -	87,994,000
Richard V. Adams, Pres.		Deposits -	77,855,000
		Equity Capital -	8,507,000
MERCANTILE BANK OF SIKESTON	314/471-0920	2716	01/12/1979
P.O. Box 947		Loans -	35,431,000
Sikeston, MO 63801		Total Assets -	45,801,000
H. Dennis Neal, Pres.		Deposits -	42,025,000
		Equity Capital -	3,339,000
FIRST FINANCIAL BANK OF SOUTHEAST MISSOURI	314/471-8880	2543	05/27/1936
		Loans -	29,312,000
P.O. Box 490		Total Assets -	48,209,000
Sikeston, MO 63801		Deposits -	43,960,000
Joe W. Gooch, Pres.		Equity Capital -	3,697,000
SILEX BANKING COMPANY	314/384-5221	2506	03/24/1934
P.O. Box 136		Loans -	6,427,000
Silex, MO 63377		Total Assets -	24,308,000
John T. Lovell, Chm. & Pres.		Deposits -	20,894,000
		Equity Capital -	3,068,000
STATE BANK OF SLATER	816/529-2222	911	01/14/1895
P.O. Box 100		Loans -	9,975,000
Slater, MO 65349		Total Assets -	18,771,000
Don R. Boyd, Chm. & Pres.		Deposits -	17,290,000
		Equity Capital -	1,449,000
CITIZENS BANK AND TRUST COMPANY	816/532-0400	2475	10/09/1931
P.O. Box 249		Loans -	34,750,000
Smithville, MO 64089		Total Assets -	37,343,000
Paul N. Shy, Pres.		Deposits -	32,256,000
		Equity Capital -	3,714,000
CORNER STONE BANK	417/762-3257	1011	04/16/1898
P.O. Box 78		Loans -	23,142,000
Southwest City, MO 64863		Total Assets -	39,405,000
Darrell Spillers, CEO		Deposits -	34,341,000
		Equity Capital -	4,492,000
THE CITIZENS BANK OF SPARTA	417/278-3111	2200	08/21/1919
P.O. Box 54		Loans -	11,384,000
Sparta, MO 65753		Total Assets -	17,316,000
David L. Mueller, CEO		Deposits -	15,934,000
		Equity Capital -	1,202,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CENTERRE BANK OF SPRINGFIELD	**417/864-3300**	**1213**	**09/12/1903**
P.O. Box 1745 S.S.S.		Loans -	92,962,000
Springfield, MO 65806		Total Assets -	123,768,000
Larry M. Burbank, Pres.		Deposits -	90,159,000
		Equity Capital -	8,537,000
EMPIRE BANK	**417/881-3100**	**2596**	**09/14/1955**
P.O. Box 3397		Loans -	108,354,000
Springfield, MO 65808		Total Assets -	158,567,000
Michael J. Williamson, Pres.		Deposits -	136,381,000
		Equity Capital -	14,338,000
STATE BANK OF SOUTHWEST MISSOURI	**417/882-1400**	**2762**	**08/21/1985**
		Loans -	14,812,000
3310 East Sunshine		Total Assets -	17,341,000
Springfield, MO 65804		Deposits -	15,812,000
W. Thomas Fowler, Jr., Pres.		Equity Capital -	1,378,000
UNITED MO BANK OF SPRINGFIELD	**417/887-5855**	**2649**	**08/22/1967**
P.O. Box 3597		Loans -	20,753,000
Springfield, MO 65808		Total Assets -	49,374,000
James E. Street, Chm.		Deposits -	41,234,000
		Equity Capital -	4,017,000
MERCANTILE BANK OF SPRINGFIELD	**417/868-4400**	**131**	**01/11/1913**
P.O. Box 1657		Loans -	123,467,000
Springfield, MO 65805		Total Assets -	170,655,000
Donald M. Ryan, Pres.		Deposits -	155,000,000
		Equity Capital -	12,790,000
FARMERS STATE BANK	**816/783-2820**	**2376**	**03/25/1925**
P.O. Box 129		Loans -	6,048,000
Stanberry, MO 64489		Total Assets -	33,127,000
Karl Frederick, Pres.		Deposits -	26,798,000
		Equity Capital -	4,156,000
STEEDMAN BANK	**314/676-5711**	**2044**	**05/06/1915**
Steedman, MO 65077		Loans -	4,172,000
Glen L. Horstman, CEO		Total Assets -	8,078,000
		Deposits -	7,028,000
		Equity Capital -	927,000
BANK OF THE BOOTHEEL	**314/695-4444**	**1268**	**06/16/1904**
P.O. Box K		Loans -	16,814,000
Steele, MO 63877		Total Assets -	27,284,000
Joseph C. Stewart, Jr., Chm.		Deposits -	24,876,000
		Equity Capital -	1,906,000
SAC RIVER VALLEY BANK	**417/276-3115**	**1879**	**08/15/1905**
P.O. Box B		Loans -	32,290,000
Stockton, MO 65785		Total Assets -	62,194,000
Thos. C. Wrenn, Pres.		Deposits -	55,448,000
		Equity Capital -	6,339,000
FARMER'S BANK OF STOVER	**314/377-2225**	**1358**	**03/29/1905**
P.O. Box M		Loans -	12,207,000
Stover, MO 65078		Total Assets -	21,644,000
Stephen Taylor, Pres.		Deposits -	19,987,000
		Equity Capital -	1,468,000
THE GREENE COUNTY BANK	**417/736-2101**	**2620**	**06/09/1959**
P.O. Box 8		Loans -	9,471,000
Strafford, MO 65757		Total Assets -	17,135,000
Bernard Rullman, Jr . Chm. & Pres.		Deposits -	14,729,000
		Equity Capital -	1,181,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
STURGEON STATE BANK	**314/687-3323**	**2470**	**02/06/1931**
P.O. Box 288		Loans -	9,700,000
Sturgeon, MO 65284		Total Assets -	16,854,000
Dale Forrest, CEO		Deposits -	15,357,000
		Equity Capital -	1,413,000
BANK OF SULLIVAN	**314/468-3191**	**923**	**04/29/1895**
P.O. Box 129		Loans -	35,198,000
Sullian, MO 63080		Total Assets -	82,408,000
John W. Waller, Chm. & Pres.		Deposits -	62,299,000
		Equity Capital -	6,202,000
MERAMEC STATE BANK	**314/468-3121**	**2685**	**01/08/1975**
P.O. Box 340		Loans -	6,452,000
Sullivan, MO 63080		Total Assets -	10,867,000
Frederick J. Jones, Pres.		Deposits -	10,055,000
		Equity Capital -	697,000
SUMMERSVILLE STATE BANK	**417/932-4224**	**1257**	**05/04/1904**
P.O. Box 8		Loans -	8,088,000
Summersville, MO 65571		Total Assets -	17,743,000
David L. Barnett, Pres.		Deposits -	16,254,000
		Equity Capital -	1,340,000
LAKELAND STATE BANK	**314/374-5245**	**2653**	**08/29/1969**
P.O. Box 43		Loans -	5,871,000
Sunrise Beach, MO 65079		Total Assets -	9,264,000
James Hollaway, Pres.		Deposits -	9,199,000
		Equity Capital -	17,000
CHEMICAL BANK	**816/335-6321**	**276**	**06/21/1884**
P.O. Box 255		Loans -	14,617,000
Sweet Springs, MO 65351		Total Assets -	20,883,000
Howard W. Sharp, Pres.		Deposits -	18,955,000
		Equity Capital -	1,795,000
THE FARMERS AND VALLEY BANK	**816/736-4197**	**2489**	**04/19/1933**
P.O. Box 158		Loans -	2,471,000
Tarkio, MO 64491		Total Assets -	17,503,000
Mack H. Miller, CEO		Deposits -	14,341,000
		Equity Capital -	2,888,000
BANK OF THAYER	**417/264-7217**	**1063**	**08/23/1900**
P.O. Box 35		Loans -	13,615,000
Thayer, MO 65791		Total Assets -	39,689,000
Dennis Redmon, Pres.		Deposits -	35,124,000
		Equity Capital -	4,180,000
THE TIPTON LATHAM BANK	**816/433-2004**	**1517**	**12/29/1906**
P.O. Box 58		Loans -	11,956,000
Tipton, MO 65081		Total Assets -	16,291,000
Jack Allee, Chm. & Pres.		Deposits -	15,061,000
		Equity Capital -	1,086,000
AMERICAN BANK OF NORTH CENTRAL MISSOURI	**816/359-2274**	**2051**	**10/21/1915**
		Loans -	30,874,000
P.O. Box 528		Total Assets -	66,794,000
Trenton, MO 64683		Deposits -	59,779,000
R. Scott Weston, Pres.		Equity Capital -	6,054,000
TRENTON TRUST COMPANY	**816/359-2232**	**152**	**08/02/1915**
P.O. Box 488		Loans -	22,611,000
Trenton, MO 64683		Total Assets -	60,916,000
Curtis Lafollette, Pres.		Deposits -	52,711,000
		Equity Capital -	7,609,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BOATMEN'S BANK OF TROY	**314/528-8256**	**2538**	**08/14/1935**
P.O. Box 189		Loans -	31,212,000
Troy, MO 63379		Total Assets -	47,725,000
Darrell R. Ferguson, Pres.		Deposits -	43,748,000
		Equity Capital -	3,613,000
PEOPLES BANK AND TRUST COMPANY OF LINCOLN COUNTY	**314/528-7001**	**2347**	**03/10/1924**
		Loans -	43,721,000
P.O. Box G		Total Assets -	65,778,000
Troy, MO 63379		Deposits -	60,591,000
Donald E. Thompson, Pres.		Equity Capital -	4,668,000
AMERICAN BANK OF FRANKLIN COUNTY	**314/583-5152**	**2790**	**10/30/1987**
		Loans -	16,610,000
Oak and Springfield		Total Assets -	23,448,000
Union, MO 63084		Deposits -	20,209,000
Michael S. Elliott, Pres.		Equity Capital -	1,546,000
UNITED BANK OF UNION	**314/583-2555**	**2505**	**03/22/1934**
P.O. Box 500		Loans -	43,354,000
Union, MO 63084		Total Assets -	100,863,000
R.A. Arand, Pres.		Deposits -	89,900,000
		Equity Capital -	9,912,000
FIRST SECURITY BANK	**816/593-2291**	**688**	**04/28/1890**
P.O. Box 8		Loans -	4,808,000
Union Star, MO 64494		Total Assets -	11,227,000
Robert A. Wolfe, Pres.		Deposits -	10,163,000
		Equity Capital -	975,000
FARMERS BANK OF UNIONVILLE	**816/947-2474**	**1056**	**06/13/1900**
P.O. Box 186		Loans -	35,021,000
Unionville, MO 63565		Total Assets -	57,703,000
Gary Tribble, Pres.		Deposits -	52,302,000
		Equity Capital -	4,663,000
PUTNAM COUNTY STATE BANK	**816/947-2477**	**2717**	**02/16/1979**
P.O. Box 285		Loans -	9,209,000
Unionville, MO 63565		Total Assets -	16,762,000
James K. Scott, Pres.		Deposits -	15,089,000
		Equity Capital -	1,376,000
ROYAL BANKS OF MISSOURI	**314/993-6040**	**2633**	**03/24/1964**
8021 Olive		Loans -	51,091,000
University City, MO 63130		Total Assets -	111,753,000
Martin E. Harrington, Pres.		Deposits -	95,721,000
		Equity Capital -	9,456,000
THE BANK OF URBANA	**417/993-4242**	**1501**	**10/22/1906**
P.O. Box 248		Loans -	11,605,000
Urbana, MO 65767		Total Assets -	37,731,000
W.D. Vaughan, Chm. & Pres.		Deposits -	32,426,000
		Equity Capital -	4,890,000
BANK OF URICH	**816/638-4731**	**468**	**02/27/1888**
P.O. Box 47		Loans -	1,975,000
Urich, MO 64788		Total Assets -	5,868,000
I. Wesley Condron, Chm.		Deposits -	5,191,000
		Equity Capital -	629,000
MERAMEC VALLEY BANK	**314/225-5211**	**2105**	**01/18/1918**
35 Marshall Road		Loans -	19,220,000
Valley Park, MO 63088		Total Assets -	28,277,000
Wm. H. Jones, Jr., Pres.		Deposits -	25,798,000
		Equity Capital -	1,714,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CARTER COUNTY STATE BANK	**314/323-4246**	**2355**	**05/19/1924**
P.O. Box 129		Loans -	7,235,000
Van Buren, MO 63965		Total Assets -	13,468,000
Jeff Featherston, CEO		Deposits -	12,350,000
		Equity Capital -	982,000
CENTERRE BANK OF VANDALIA	**314/594-6435**	**2498**	**01/25/1934**
P.O. Box 179		Loans -	32,143,000
Vandalia, MO 63382		Total Assets -	41,875,000
Jerry D. Zimmer, Pres.		Deposits -	38,205,000
		Equity Capital -	3,190,000
THE BANK OF VERSAILLES	**314/378-4626**	**228**	**12/20/1882**
P.O. Box 29		Loans -	44,058,000
Versailles, MO 65084		Total Assets -	71,587,000
W.R. Hunter, Pres.		Deposits -	64,983,000
		Equity Capital -	6,171,000
AMERICAN BANK OF MORGAN COUNTY	**314/378-5446**	**2629**	**06/11/1963**
		Loans -	24,979,000
P.O. Drawer L		Total Assets -	36,074,000
Versailles, MO 65084		Deposits -	33,042,000
Greg D. Hall, Pres.		Equity Capital -	2,557,000
THE QUAD COUNTY STATE BANK	**314/244-5453**	**2652**	**06/13/1969**
P O. Box 547		Loans -	5,962,000
Viburnum, MO 65566		Total Assets -	13,800,000
Dr. John J. Miller, Chm. & Pres.		Deposits -	12,560,000
		Equity Capital -	1,154,000
THE MARIES COUNTY BANK	**314/422-3323**	**1062**	**08/17/1900**
P O. Box 203		Loans -	28,486,000
Vienna, MO 65582		Total Assets -	44,599,000
J.A. Duffin, Chm.		Deposits -	39,038,000
		Equity Capital -	4,697,000
FARMERS BANK OF WALKER	**417/465-2223**	**781**	**08/10/1891**
P O. Box 10		Loans -	4,119,000
Walker, MO 64790		Total Assets -	5,425,000
James R. Giessel, Chm. & Pres.		Deposits -	5,072,000
		Equity Capital -	315,000
CITIZENS BANK OF WARRENSBURG	**816/747-7141**	**524**	**10/19/1888**
P O. Box 8		Loans -	47,067,000
Warrensburg, MO 64093		Total Assets -	75,821,000
Lynn A. Harmon, Chm. & Pres.		Deposits -	69,883,000
		Equity Capital -	5,244,000
BANK OF WARRENSBURG	**816/429-2101**	**2748**	**09/30/1983**
P.O. Box 477		Loans -	6,248,000
Warrensburg, MO 64093		Total Assets -	13,321,000
Stephen L. Abney, Pres.		Deposits -	12,114,000
		Equity Capital -	1,061,000
UNITED MISSOURI BANK OF WARRENSBURG	**816/747-5101**	**2700**	**06/09/1978**
		Loans -	22,620,000
P.O. Box 27		Total Assets -	92,282,000
Warrensburg, MO 64093		Deposits -	84,798,000
Danny R. Shippy, Pres.		Equity Capital -	6,654,000
COMMERCE-WARREN COUNTY BANK	**314/456-3441**	**2503**	**03/05/1934**
P O. Box 400		Loans -	23,262,000
Warrenton, MO 63383		Total Assets -	42,129,000
Edward W. Buscher, Pres.		Deposits -	36,017,000
		Equity Capital -	3,518,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST BANK OF WARREN COUNTY	**314/456-4141**	**2477**	**10/16/1931**
P.O. Box 100		Loans -	22,087,000
Warrenton, MO 63383		Total Assets -	28,813,000
Kevin R. Meyer, Pres.		Deposits -	26,633,000
		Equity Capital -	2,013,000
UNITED MISSOURI BANK OF WARSAW	**816/438-2856**	**2501**	**03/02/1934**
P.O. Box 188		Loans -	14,329,000
Warsaw, MO 65355		Total Assets -	50,751,000
Thomas A. Hill, Chm.		Deposits -	45,982,000
		Equity Capital -	4,353,000
OSAGE VALLEY BANK	**816/438-2847**	**776**	**06/24/1891**
P.O. Box 217		Loans -	10,234,000
Warsaw, MO 65355		Total Assets -	21,751,000
Larry L. Beach, Chm. & Pres.		Deposits -	19,638,000
		Equity Capital -	1,942,000
BANK OF WASHINGTON	**314/239-7831**	**1153**	**10/29/1902**
P.O. Box 377		Loans -	109,156,000
Washington, MO 63090		Total Assets -	142,715,000
L.B. Eckelkamp, Jr., Chm.		Deposits -	120,056,000
		Equity Capital -	18,206,000
FRANKLIN COUNTY MERCANTILE BANK	**314/239-7741**	**1677**	**10/19/1909**
		Loans -	64,183,000
P.O. Box 337		Total Assets -	91,098,000
Washington, MO 63090		Deposits -	79,849,000
Charles N. Johns, Pres.		Equity Capital -	6,870,000
BANK OF WAVERLY	**816/493-2223**	**2584**	**03/22/1951**
P.O. Box 173		Loans -	4,853,000
Waverly, MO 64096		Total Assets -	8,242,000
Ralph D. Storey, Pres.		Deposits -	7,517,000
		Equity Capital -	657,000
WAYNESVILLE SECURITY BANK	**314/774-6418**	**2541**	**01/29/1936**
Drawer S		Loans -	20,749,000
Waynesville, MO 65583		Total Assets -	29,792,000
Lewis Wilson, CEO		Deposits -	26,808,000
		Equity Capital -	2,637,000
WEBB CITY BANK	**417/673-5514**	**732**	**11/11/1890**
P.O. Box 510		Loans -	13,590,000
Webb City, MO 64870		Total Assets -	27,913,000
George E. Spaeth, Pres.		Deposits -	25,191,000
		Equity Capital -	2,476,000
THE BANK OF ST. CHARLES COUNTY	**314/441-3600**	**2735**	**05/14/1982**
P.O. Box 5099		Loans -	8,905,000
St. Charles, MO 63302		Total Assets -	13,702,000
Richard J. Tiemeyer, Pres.		Deposits -	12,115,000
		Equity Capital -	1,473,000
BANK OF WELLSVILLE	**314/684-2928**	**2544**	**09/11/1936**
P.O. Box 74		Loans -	362,000
Wellsville, MO 63384		Total Assets -	9,127,000
B.W. Smith, CEO		Deposits -	6,028,000
		Equity Capital -	3,053,000
FIRST BANK OF ST. CHARLES COUNTY	**314/327-8115**	**2362**	**08/23/1924**
P.O. Box 385		Loans -	20,033,000
Wentzville, MO 63385		Total Assets -	30,258,000
Terrance T. Gleich, Pres.		Deposits -	25,956,000
		Equity Capital -	2,149,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF WESTON	816/386-5252	1010	03/26/1898
P.O. Box 8		Loans -	17,385,000
Weston, MO 64098		Total Assets -	27,476,000
Theodore S. Wilson, Pres.		Deposits -	24,630,000
		Equity Capital -	2,466,000
MISSOURI SOUTHERN BANK	417/256-7183	2715	12/05/1978
P.O. Box 528		Loans -	6,957,000
West Plains, MO 65775		Total Assets -	12,506,000
Paul A. Childers, Pres.		Deposits -	11,076,000
		Equity Capital -	1,384,000
WEST PLAINS BANK	417/256-2147	2542	05/20/1936
P.O. Box 378		Loans -	32,350,000
West Plains, MO 65775		Total Assets -	72,499,000
David Gohn, Pres.		Deposits -	65,375,000
		Equity Capital -	6,055,000
MERCANTILE BANK OF WILLOW SPRINGS	417/469-3144	1436	01/27/1906
		Loans -	26,613,000
P.O. Box 38		Total Assets -	35,744,000
Willow Springs, MO 65793		Deposits -	32,591,000
K.A. Lasley, Chm. & Pres.		Equity Capital -	2,678,000
FIRST COMMUNITY BANK	816/647-3144	1337	02/11/1905
P.O. Box 44		Loans -	6,280,000
Windsor, MO 65360		Total Assets -	12,118,000
Rick L. Coale, CEO		Deposits -	11,257,000
		Equity Capital -	766,000
WINFIELD BANKING COMPANY	314/668-8118	1212	09/08/1903
P.O. Box 117		Loans -	14,839,000
Winfield, MO 63389		Total Assets -	23,728,000
David W. Thompson, CEO		Deposits -	21,415,000
		Equity Capital -	1,982,000
WINONA SAVINGS BANK	314/325-4231	1245	03/01/1904
P.O. Box 305		Loans -	6,549,000
Winona, MO 65588		Total Assets -	15,738,000
Samuel O. Ledgerwood, CEO		Deposits -	13,378,000
		Equity Capital -	2,223,000
FARMERS AND MERCHANTS BANK	314/745-3339	1750	12/06/1910
P.O. Box 428		Loans -	10,612,000
Wright City, MO 63390		Total Assets -	21,322,000
Corwin S. Ruge, Jr., CEO		Deposits -	19,222,000
		Equity Capital -	1,863,000
PEOPLES BANK OF WYACONDA	816/479-5421	2023	12/17/1914
P.O. Box 137		Loans -	6,626,000
Wyaconda, MO 63474		Total Assets -	13,781,000
David F. Alderton, Pres.		Deposits -	12,247,000
		Equity Capital -	1,323,000

CONSUMER CREDIT REGISTRANTS IN MISSOURI ON JUNE 30, 1988

American Family Financial Services, Inc.
6301 James A. Reed Rd., Kansas City, MO

American Family Financial Services, Inc.
11789 Borman Dr., St. Louis, MO

Associates Financial Service Corp. of Mo., Inc.
1041 Cave Springs Blvd., St. Charles, MO

Associates Financial Service Corp. of Mo., Inc.
4821 Noland Rd., Kansas City, MO

Associates Financial Service Corp. of Mo., Inc.
1736 E. Sunshine, Suite 205, Plaza Towers, Springfield, MO

Associates Financial Services Corp. of Mo., Inc.
315 Bernadette, Suite #4, Columbia, MO

Avco Financial Services of Rolla, Inc.
24 Business Loop 70 East, Columbia, MO

Avco Financial Services of Rolla, Inc.
212 North Holden, Warrensburg, MO

Avco Financial Services of Rolla, Inc.
12782 Manchester Rd., Des Peres, MO

Avco Financial Services of Rolla, Inc.
12500 E. 40 Hwy. Suite M, Independence, MO

Avco Financial Services of Rolla, Inc.
711 Madison Street, Jefferson City, MO

Avco Financial Services of Rolla, Inc.
221 First Street, Kennett, MO

Avco Financial Services of Rolla, Inc.
114 S. Jefferson Street, Mexico, MO

Avco Financial Services of Rolla, Inc.
914 N. Westwood Boulevard, Poplar Bluff, MO

Avco Financial Services of Rolla, Inc.
1019 Kings Highway, Rolla, MO

Avco Financial Services of Rolla, Inc.
3624 Mitchell Avenue, St. Joseph, MO

Beneficial Missouri, Inc.
222 S. Meramec Avenue, Clayton, MO

Beneficial Missouri, Inc.
2401 Bernadette Dr., Suite 109, Columbia, MO

Beneficial Missouri, Inc.
15535 Manchester Rd., Ellisville, MO

Beneficial Missouri, Inc.
2564 N. Highway 67, Florissant, MO

Beneficial Missouri, Inc.
12121 Blue Ridge Blvd., Suite X, Grandview, MO

Beneficial Missouri, Inc.
7533 N. Lindbergh Avenue, Hazelwood, MO

Beneficial Missouri, Inc.
4520 S. Noland Rd., Independence, MO

Beneficial Missouri, Inc.
2219 C. Missouri Boulevard, Jefferson City, MO

Beneficial Missouri, Inc.
2914 E. 32nd St., Bldg. A, Suite 106 & 107, Joplin, MO

Beneficial Missouri, Inc.
737 Jefferson, Lebanon, MO

Beneficial Missouri, Inc.
874 S. 291 Hwy., Liberty, MO

Beneficial Missouri, Inc.
1530 S. Glenstone Avenue, Springfield, MO

Beneficial Missouri, Inc.
10927 A St. Charles Rock Road, St. Ann, MO

Beneficial Missouri, Inc.
1057 Regency Pkwy., St. Charles, MO

Beneficial Missouri, Inc.
3845 Frederick Avenue, St. Joseph, MO

Beneficial Missouri, Inc.
5450 Southfield Center, Concord, MO

Beneficial Missouri, Inc.
10015 Watson Road, St. Louis, MO

Beneficial Missouri, Inc.
Route 2, Fort Wood Spur, Waynesville, MO

CREDITHRIFT of America, Inc.
6220 Raytown Trafficway, Raytown, MO

CREDITHRIFT of America, Inc.
2311 N. Belt Highway, St. Joseph, MO

CREDITHRIFT of America, Inc.
1508 S. Noland Road, Suite A, Independence, MO

Cape Acceptance Corporation
660 S. Kingshighway, Cape Girardeau, MO

Century Finance Company of Missouri
12346 Natural Bridge, Bridgetown, MO

Charter Finance Company
409 Broadway, Cape Girardeau, MO

Chrysler First Financial Services Corp.
11708 W. Florissant, Florissant, MO

Cimarron Finance Company, Inc.
101 N. Main, Cimarron, KS

Citicorp Acceptance Company, Inc.
12755 Olive Street Road, Creve Coeur, MO

Citicorp Acceptance Company, Inc.
666 Mason Ridge Center Dr., St. Louis, MO

Citicorp Mortgage
1299 West Clayton Rd., Ballwin, MO

Citizens Discount & Investment Corporation
714 Broadway, Hannibal, MO

Commercial Credit Plan, Inc.
2100 I-70 Drive Southwest, Columbia, MO

Commercial Credit Plan, Inc.
9226 Watson Road, Crestwood, MO

Commercial Credit Plan, Inc.
8652 E. 63rd Street, Kansas City, MO

Commercial Credit Plan, Inc.
1718 S. Glenstone Avenue, Springfield, MO

Commercial Credit Plan, Inc.
13210 New Halls Ferry Rd., St. Louis, MO

Commodore Financial Services
1845 Woodall Rodgers, Dallas, TX

Farmington Investment Corporation
322 E. Karsch Boulevard, Farmington, MO

Fidelity Financial Services, Inc.
1822 S. Noland Road, Independence, MO

Fidelity Financial Services, Inc.
9832 Manchester Road, Rock Hill, MO

Financial Credit Acceptance Corporation
818 Olive, Room 637, St. Louis, MO

First Citizen Banc & Credit Ltd., Inc.
5508 Dr. Martin Luther King Drive, St. Louis, MO

First City Financial Corp.
4050 Gravois, St. Louis, MO

First City Financial Corp.
9601 St. Charles Rock Road, St. Louis, MO

First City Financial Corp.
320 S. Florissant Rd., Ferguson, MO

Flat River Investment Company
701 St. Joe Drive, Flat River, MO

Fleet Finance, Inc.
9666 Olive Blvd., Suite 150, St. Louis, MO

Ford Motor Credit Company
514 Earth City Expressway, Suite 315, Earth City, MO

Ford Motor Credit Company
1200 E. 104th St., Suite 240, Kansas City, MO

G.A.Y. Finance Company
9 Coffman Street, Flat River, MO

GFC Corporation of Missouri
15224 Manchester Rd., Ballwin, MO

GFC Corporation of Missouri
11726 Manchester Rd., Des Peres, MO

GFC Corporation of Missouri
28 Western Plaza Shopping Center, Fenton, MO

GFC Corporation of Missouri
510 N. Highway 67, Florissant, MO

GFC Corporation of Missouri
1414 S. Glenstone, Springfield, MO

GFC Corporation of Missouri
10479 St. Charles Rock Road, St. Ann, MO

GFC Corporation of Missouri
2428 94 S. Outer Rd., St. Charles, MO

GFC Corporation of Missouri
3655 S. Grand Boulevard, St. Louis, MO

GFC Corporation of Missouri
4127 Union Road, St. Louis, MO

Gateway America Financial Corp.
339 N. Williams, Moberly, MO

Green Tree Acceptance, Inc.
502 Earth City Expressway, Suite 207, Earth City, MO

Hannibal Finance Company
307 Broadway, Hannibal, MO

Household Finance Corporation III
White Oaks Plaza, 823 S. 7 Highway, Blue Springs, MO

Household Finance Corporation III
3847 McKelvey Road, Bridgeton, MO

Household Finance Corporation III
107 S. Providence, Columbia, MO

Household Finance Corporation III
15444 Manchester Rd., Zayre Shopping Center, Ellisville, MO

Household Finance Corporation III
314 W. Main Street, Festus, MO

Household Finance Corporation III
No. 11 Paddock Hills Shopping Center, Florissant, MO

Household Finance Corporation III
12022 South 71 Highway, Grandview, MO

Household Finance Corporation III
3611 Noland Road, Noland Road Plaza, Independence, MO

Household Finance Corporation III
2915 E. Fourth St., Space 8, Joplin, MO

Household Finance Corporation III
5510 Antioch Road, Crossroads Center, Kansas City, MO

Household Finance Corporation III
116 N. Kirkwood Road, Kirkwood, MO

Household Finance Corporation III
2905 A W. Broadway, Sedalia, MO

Household Finance Corporation III
2700 S. Glenstone, Brentwood Shopping Center, Springfield, MO

Household Finance Corporation III
1323 S. Belt Highway, Belt Center, St. Joseph, MO

Household Finance Corporation III
7459 S. Lindbergh Road, K-Mart Shopping Center, St. Louis, MO

Household Finance Corporation III
5839 Chippewa, Hampton, Village Shopping Center, St. Louis, MO

Household Finance Corporation III
No. 9 Central City Shopping Center, St. Louis, MO

Household Finance Corporation III
104 Jungerman Rd., Jungerman Bldg., Suite E, St. Peters, MO

Household Finance Corporation III
Main Gate Shopping Center, Ft. Wood Spur, Waynesville, MO

Household Finance Corporation III
8460 Watson Road, St. Louis, MO

Household Finance Corporation III
3751 Pennridge Square, Bridgeton, MO

Household Finance Corporation III
700 North Wood Dale Road, Wood Dale, IL

ITT Financial Services
2121 William St., Cape Girardeau, MO

ITT Financial Services
705 Vandiver Drive, Suite E, Vandiver Village, Columbia, MO

ITT Financial Services
243 W. Main, Flat River, MO

ITT Financial Services
37 Flower Valley Shopping Center, Florissant, MO

ITT Financial Services
3709 Noland Road, Suite C & D, Independence, MO

ITT Financial Services
108 E. High Street, Jefferson City, MO

ITT Financial Services
3035 LeMay Ferry Road, Mehlville, MO

ITT Financial Services
2055 N. Commercial Street, Harrisonville, MO

ITT Financial Services
1901 Highway 61 N., Executive Mall, Poplar Bluff, MO

ITT Financial Services
944 S. Kings Highway, Sikeston, MO

ITT Financial Services
1650 E. Battlefield Rd., #10, Springfield, MO

ITT Financial Services
2758 S. Campbell Street, Springfield, MO

ITT Financial Services
10501 Watson Road, Sunset Hills, MO

ITT Financial Services
299-301 E. Business Route 50, Warrensburg, MO

ITT Financial Services
1721 Heritage Hills Drive, Washington, MO

ITT Financial Services
236 W. Main Plaza, West Plains, MO

ITT Financial Services
2787 W. Clay, St. Charles, MO

ITT Financial Services
6053 N. Antioch Road, #B-4, Gladstone, MO

ITT Financial Services
15418 Manchester Road, #B-16, Ellisville, MO

ITT Financial Services
12034 Blue Ridge Extension, Unit 8, Grandview, MO

ITT Financial Services
12256 St. Charles Rock Road, Bridgeton, MO

Kansas City Management, Inc., d/b/a Delta Finance
109 E. 10th Street, Kansas City, MO

Kennett Finance, Inc.
712 First Street, Kennett, MO

Kentucky Finance Co., Inc., MO
1430 N. Kingshighway, Cape Girardeau, MO

Kentucky Finance Co., Inc., MO
Town & Country Shopping Center, Dexter, MO

Kentucky Finance Co., Inc., MO
8 West 5th Street, Fulton, MO

Kentucky Finance Co., Inc., MO
Bootheel Plaza Shopping Center, Kennett, MO

Kentucky Finance Co., Inc., MO
313 S. Carolina Street, Louisiana, MO

Kentucky Finance Co., Inc., MO
73 S. Lafayette, Marshall, MO

Kentucky Finance Co., Inc., MO
630 W. Jackson Street, Mexico, MO

Kentucky Finance Co., Inc., MO
503 W. Reed Street, Moberly, MO

Kentucky Finance Co., Inc., MO
1043-A Kingshighway, Rolla, MO

Kentucky Finance Co., Inc., MO
1900 N. Providence Rd., Suite 203, Columbia, MO

Kentucky Finance Co., Inc., MO
100 East Washington St., Kirksville, MO

Key Financial Services, Inc.
57 River Street, Wellesley Hills, MA

King Service
818 Olive Street, Room 1174, St. Louis, MO

Kirksville College of Osteopathic Medicine
800 West Jefferson, Kirksville, MO

Les Mason Insurance & Loans, Inc.
208 Fifth Street, Monett, MO

Lou Budke's Arrow Finance Company, Inc.
3528 Hampton, St. Louis, MO

MAC Acceptance, Inc.
2175 N. Hwy. 67, Florissant, MO

Manufacturers Hanover Consumer Services, Inc.
14702 Manchester Road, Ballwin, MO

Manufacturers Hanover Consumer Services, Inc.
Twin City Mall, Crystal City, MO

Manufacturers Hanover Consumer Services, Inc.
1700 Missouri Boulevard, Jefferson City, MO

Manufacturers Hanover Consumer Services, Inc.
406 E. Bannister Rd., Suite A, Kansas City, MO

Manufacturers Hanover Consumer Services, Inc.
Bootheel Shopping Center, Hwy. 25 & 84, Kennett, MO

Manufacturers Hanover Consumer Services, Inc.
2565 West Clay Street, St. Charles, MO

Manufacturers Hanover Consumer Services, Inc.
13926 Noland Court, Independence, MO

Manufacturers Hanover Consumer Services, Inc.
1938-C S. Glenstone, Springfield, MO

Manufacturers Hanover Consumer Services, Inc.
6500 W. 95th Street, Overland Park, KS

Meritor Credit Corp.
11311 Cornell Park Drive, Suite 400, Cincinnati, OH

Metlife Financial Acceptance Corp.
32 Perimeter Center East, Suite 200, Atlanta, GA

Midwest Acceptance Corp.
11400 New Halls Ferry Rd., Florissant, MO

Midwest Acceptance Corporation
955 N. Highway 67, Florissant, MO

Midwest Acceptance Corporation
10805 St. Charles Rock Road, St. Ann, MO

Midwest Acceptance Corporation
15121 Manchester Road, Ballwin, MO

Midwest Acceptance Corporation
5900 Hampton Avenue, St. Louis, MO

Midwest Acceptance Corporation
12080 Lusher Road, St. Louis, MO

Missouri Farm Bureau Finance Company
701 South Country Club Dr., Jefferson City, MO

Modern Finance Company
10432 Page Avenue, St. Louis, MO

Norwest Financial Missouri, Inc.
221 Arnold Crossroads, Arnold, MO

Norwest Financial Missouri, Inc.
10019 Watson Road, Crestwood, MO

Norwest Financial Missouri, Inc.
12341 Olive Street, Space C, Creve Coeur, MO

Norwest Financial Missouri, Inc.
11780 Manchester, Suite 107, Des Peres, MO

Norwest Financial Missouri, Inc.
15624 Manchester, Ellisville, MO

Norwest Financial Missouri, Inc.
103 Florissant Oaks Center, Florissant, MO

Norwest Financial Missouri, Inc.
4356 S. Noland Road, Independence, MO

Norwest Financial Missouri, Inc.
Northpark Mall, Suite B2-17, Joplin, MO

Norwest Financial Missouri, Inc.
506 N.W. Englewood, Space 16, Kansas City, MO

Norwest Financial Missouri, Inc.
1828 Swift Avenue, Suite 104, N. Kansas City, MO

Norwest Financial Missouri, Inc.
104 Old Hwy. 40, Store 9, O'Fallon, MO

Norwest Financial Missouri, Inc.
1449 N. Westwood Blvd., Poplar Bluff, MO

Norwest Financial Missouri, Inc.
8913 E. Highway 350, Raytown, MO

Norwest Financial Missouri, Inc.
1059 E. Malone, Sikeston, MO

Norwest Financial Missouri, Inc.
2724 S. Glenstone, Springfield, MO

Norwest Financial Missouri, Inc.
1358 S. Fifth Street, St. Charles, MO

Norwest Financial Missouri, Inc.
501 Francis Street, St. Joseph, MO

Norwest Financial Missouri, Inc.
2574 LeMay Ferry Road, Mehlville, MO

Norwest Financial Missouri, Inc.
Elfindale Centre, 1701-C, W. Sunshine, Springfield, MO

Ozark Loan Co., Inc.
P.O. Box 218, Gainesville, MO

Pioneer Financial Services of K.C., Inc.
4233 Roanoke Road, Kansas City, MO

Pioneer Financial Services of K.C., Inc.
13905 E. 39th, Independence, MO

Pioneer Financial Services of Missouri, Inc.
13905 E. 39th, Independence, MO

Pioneer Military Lending, Inc.
13905 E. 39th St., P.O. Box 1976, Independence, MO

Premco, Inc.
#1 Insurance Center Plaza Drive, St. Louis, MO

Rocket Finance Corp.
3400 S. Kingshighway, St. Louis, MO

Royal Finance of America
16141 N. Outer Forty Dr., Suite 310, Chesterfield, MO

Sears Consumer Financial Corporation
1213 Truman Blvd., Crystal City, MO

Sears Consumer Financial Corporation
1350 S. Glenstone, Springfield, MO

Sears Consumer Financial Corporation
711 Vandiver Drive, Suite F, Columbia, MO

Sears Consumer Financial Corporation
671 Jeffco Blvd., Arnold, MO

Sears Consumer Financial Corporation
15334 Manchester Road, Ballwin, MO

Sears Consumer Financial Corporation
710 Main Street, Blue Springs, MO

Sears Consumer Financial Corporation
2102 William Street, Cape Girardeau, MO

Sears Consumer Financial Corporation
336 N. Kingshighway, Cape Girardeau, MO

Sears Consumer Financial Corporation
2119 Broadway, Cape Girardeau, MO

Sears Consumer Financial Corporation
U.S. 40 & Clarkson Road, Chesterfield, MO

Sears Consumer Financial Corporation
21 N. Bemiston, Clayton, MO

Sears Consumer Financial Corporation
11500 Olive Street, Creve Coeur, MO

Sears Consumer Financial Corporation
13100 Manchester, Des Peres, MO

Sears Consumer Financial Corporation
300 Ozark Trail Drive, Suite 203, Ellisville, MO

Sears Consumer Financial Corporation
13290 New Halls Ferry Rd., Florissant, MO

Sears Consumer Financial Corporation
8434 Lindbergh North, Florissant, MO

Sears Consumer Financial Corporation
6651 N. Oak, Suite 2, Gladstone, MO

Sears Consumer Financial Corporation
25200 Timberlake, Greenwood, MO

Sears Consumer Financial Corporation
18777 E. 39th Street, Independence, MO

Sears Consumer Financial Corporation
3600 Country Club Drive, Jefferson City, MO

Sears Consumer Financial Corporation
802 High Street, Joplin, MO

Sears Consumer Financial Corporation
1909 E. 20th Street, Joplin, MO

Sears Consumer Financial Corporation
5415 N.E. Antioch Road, Kansas City, MO

Sears Consumer Financial Corporation
7635 A Troost, Kansas City, MO

Sears Consumer Financial Corporation
8012 Hardy, Kansas City, MO

Sears Consumer Financial Corporation
502 W. 103rd, Kansas City, MO

Sears Consumer Financial Corporation
5600 Bannister Road, Kansas City, MO

Sears Consumer Financial Corporation
902 Tel Aviv Avenue, Kansas City, MO

Sears Consumer Financial Corporation
N. 35 Lake Shore Drive, Lake Lotawana, MO

Sears Consumer Financial Corporation
208 E. 3rd Street, Lee's Summit, MO

Sears Consumer Financial Corporation
8601 Sarah, Liberty, MO

Sears Consumer Financial Corporation
1803 Swift, N. Kansas City, MO

Sears Consumer Financial Corporation
7000 N.W. Prairie View Road, N. Kansas City, MO

Sears Consumer Financial Corporation
P.O. Box 159, Ozark, MO

Sears Consumer Financial Corporation
2142 N.W. Wood Blvd., Poplar Bluff Square, Poplar Bluff, MO

Sears Consumer Financial Corporation
9806 E. 77th, Raytown, MO

Sears Consumer Financial Corporation
8800 E. 63rd, Raytown, MO

Sears Consumer Financial Corporation
7302 Raytown Road, Raytown, MO

Sears Consumer Financial Corporation
2825 S. Glenstone, Battlefield Mall, Springfield, MO

Sears Consumer Financial Corporation
490 N.W. Plaza, St. Ann, MO

Sears Consumer Financial Corporation
2726 Cumberland Landing, St. Charles, MO

Sears Consumer Financial Corporation
1529 Old Highway S, Suite 1, St. Charles, MO

Sears Consumer Financial Corporation
2921 N. Belt Highway, Suite M-6, St. Joseph, MO

Sears Consumer Financial Corporation
2201 Messanie, St. Joseph, MO

Sears Consumer Financial Corporation
1630 S. Lindbergh Blvd., St. Louis, MO

Sears Consumer Financial Corporation
5714 S. Lindbergh Street, St. Louis, MO

Sears Consumer Financial Corporation
4210 Olive Street, St. Louis, MO

Sears Consumer Financial Corporation
100 Jamestown Mall, St. Louis, MO

Sears Consumer Financial Corporation
15 Crestwood Plaza, St. Louis, MO

Sears Consumer Financial Corporation
13088A Tesson Ferry Rd., St. Louis, MO

Sears Consumer Financial Corporation
E. Air Cargo Road, Lambert Field, St. Louis, MO

Sears Consumer Financial Corporation
4135 Mexico Road, St. Peters, MO

Sears Consumer Financial Corporation
502 Broadway, West Plains, MO

Sears Consumer Financial Corporation
8615 Manchester, Brentwood, MO

Sears Consumer Financial Corporation
9191 W. Florissant Ave., Suite 205, Ferguson, MO

Sears Consumer Financial Corporation
100 Lake St. Louis Blvd., Suite 213, Lake St. Louis, MO

Sears Consumer Financial Corporation
304 W. Erie, Springfield, MO

Sears Consumer Financial Corporation
14440 E. 42nd St., Independence, MO

Sears Consumer Financial Corporation
33 Broadway, Suite 130, Columbia, MO

Sears Consumer Financial Corporation
13010 White, Suite F, Grandview, MO

Sears Consumer Financial Corporation
2201 W. Worley, Columbia, MO

Sears Consumer Financial Corporation
5701 B N.W. 64th Terrace, Kansas City, MO

Sears Consumer Financial Corporation
1222 Linn St., Sikeston, MO

Sears Consumer Financial Corporation
1 Mid Rivers Mall, Suite 258, St. Peters, MO

Sears Consumer Financial Corporation
16079 Manchester, Ellisville, MO

Sears Consumer Financial Corporation
5904 Hampton Ave., St. Louis, MO

Sears Consumer Financial Corporation
4321 N.E. Vivion Rd., Suite 105, N. Kansas City, MO

Sears Consumer Financial Corporation
12131 Dorsett Rd., Suite 125, Maryland Heights, MO

Sears Consumer Financial Corporation
11737 Administration Dr., St. Louis, MO

Sears Consumer Financial Corporation
4121 Union, St. Louis, MO

Sears Consumer Financial Corporation
11105 N. Oak Trafficway, N. Kansas City, MO

Sears Consumer Financial Corporation
4586 Telegraph Rd., St. Louis, MO

Sears Consumer Financial Corporation
5226 Blue Ridge Blvd., Kansas City, MO

Sears Consumer Financial Corporation
1907 Williams, Jefferson City, MO

Sears Consumer Financial Corporation
622 W. 3rd St., Suite A, Lee's Summit, MO

Sears Consumer Financial Corporation
3550 McKelvey Rd., Suite 100, Bridgeton, MO

Sears Consumer Financial Corporation
404 E. Bannister, Suite F, Kansas City, MO

Sears Consumer Financial Corporation
2406 S. Outer Rd. 94, Suite A, St. Charles, MO

Security Loan & Finance Company
103 W. Franklin Street, Clinton, MO

Security Pacific Financial Services, Inc.
3600 S. Noland Road, Suite C, Independence, MO

Security Pacific Financial Services, Inc.
4200 N. Cloverleaf Dr., Suite F, St. Charles, MO

Security Pacific Financial Services, Inc.
77 West Port Plaza, Suite 221, St. Louis, MO

Security Pacific Financial Services, Inc.
10805 Sunset Office Dr., Suite 403, Sunset Hills, MO

Security Pacific Financial Services, Inc.
4321 N.E. Union Rd., Suite 104, Kansas City, MO

Sentry Financial Services Corp
1800 N. Point Dr., Stevens Point, WI

Service Loan & Finance Company
1013 S. Fifth, St. Charles, MO

Share Credit Collections
P.O. Box 476, Perryville, MO

Shelter Financial Services, Inc.
1817 W. Broadway, Columbia, MO

Shelter Financial Services, Inc.
15933 Clayton Rd., Ballwin, MO

Shelter Financial Services, Inc.
7003 Blue Ridge Blvd., Raytown, MO

Silvey Corporation, Finance Division
3301 W. Broadway, Columbia, MO

Southern Acceptance Corporation, Inc.
1020 Ste. Genevieve Ave., Farmington, MO

St. James Credit Co.
318 N. Jefferson, St. James, MO

Sterling Finance Company
2649 Hampton Ave., St. Louis, MO

The Dartmouth Plan
1301 Franklin Ave., Garden City, NY

Thomas Finance Company, Inc.
275 LeMay Ferry Rd., St. Louis, MO

Transamerica Financial Services
2572 Highway 67, Florissant, MO

Transamerica Financial Services
14400 E. 42nd St., Independence, MO

Transamerica Financial Services
10401 Holmes Road, Suite 315, Kansas City, MO

Transamerica Financial Services
6900 College Boulevard, Overland Park, KS

Transamerica Financial Services
1053 Cave Springs Road, St. Charles, MO

Transamerica Financial Services
11132 South Towne Square, St. Louis, MO

Transamerica Financial Services
11960 West Line Industrial Drive, St. Louis, MO

Transamerica Financial Services
1714 Deer Track Trail, St. Louis, MO

Transamerica Financial Services
1949 E. Sunshine, Springfield, MO

Tuition Plan of New Hampshire, Inc.
Donovan Street Extension, Concord, NH

Union Electric Company
P.O. Box 149, St. Louis, MO

Webster County Finance, Inc.
101 N. Clay, Marshfield, MO

Western State Finance Company
1023 E. 75th, Kansas City, MO

World Finance Company
1415 S. Big Bend Blvd., St. Louis, MO

Yegen Associates, Inc.
1990 E. Algonquin Rd., Suite 221, Schaumburg, IL

MOTOR VEHICLE SALES REGISTRANTS IN MISSOURI ON JUNE 30, 1988

Alexander Discount Corp.
6759 Chippewa, St. Louis, MO

American Honda Finance Corp.
700 Van Ness Ave., Bldg. 300, Torrance, CA

Associates Commercial Corporation
1427 Thomas Drive, Cape Girardeau, MO

Associates Commercial Corporation
10870 Benson Drive, Overland Park, KS

Auto Finance Company
10432 Page Avenue, Overland, MO

BMT Investment, Inc.
4100 Gravois, St. Louis, MO

BMW Credit Corporation
600 Hart Road, Barrington, IL

Bencharge Credit Service of America, Inc.
8771 West 95th St., Overland Park, KS

Borg-Warner Acceptance Corporation
955 Executive Parkway, Suite 200, St. Louis, MO

Borg-Warner Acceptance Corporation
300 S. Jefferson, Suite 314, Springfield, MO

Borg-Warner Acceptance Corporation
955 Executive Parkway, Suite 200, St. Louis, MO

Chrysler Credit Corporation
10401 Holmes Avenue, Suite 315, Kansas City, MO

Chrysler Credit Corporation
1650 E. Battlefield, Springfield, MO

Chrysler Credit Corporation
1807 Park 270 Drive, Suite 200, St. Louis, MO

Chrysler First Credit Corporation
Three Fountain Plaza, 11100 Ash, Suite 104, Leawood, KS

Chrysler First Credit Corporation
969 Executive Parkway, Suite 212, St. Louis, MO

Citicorp Acceptance Company, Inc.
12755 Olive Street Rd., #210, Creve Coeur, MO

Citicorp Acceptance Company, Inc.
7100 E. Belleview, Suite 205, Englewood, CO

Citicorp Acceptance Company, Inc.
666-70 Mason Ridge Center Drive, St. Louis, MO

Citicorp Acceptance Company, Inc.
16825 Northchase, Houston, TX

Citicorp Acceptance Company, Inc.
999 Plaza Dr., #200, Schaumburg, IL

Concours Auto Sales, d/b/a Universal Credit Corp.
7125 Manchester, St. Louis, MO

Confidential Loan and Investment Co., Inc.
820 N. Kingshighway, St. Louis, MO

D & D Investment Company
7501 Manchester, Maplewood, MO

Ditch Witch Sales, Inc.
E. Springfield Road, Box 429, Sullivan, MO

E/Z Finance, Inc.
7120 Page, Pagedale, MO

Eagle Finance Company
7171 N. Lindbergh, Hazelwood, MO

Elbert Acceptance Company
1201 E. Fifth Street, Washington, MO

Ellisville Financial Corp.
425 Old State Rd., Ellisville, MO

Financial Service Company
2649 Hampton Avenue, St. Louis, MO

Ford Motor Credit Company
2851 Independence, Cape Girardeau, MO

Ford Motor Credit Company
4227 Earth City Expressway, Suite 100, Earth City, MO

Ford Motor Credit Company
915-J Southwest Blvd., Jeffers n City, MO

Ford Motor Credit Company
2155 E. Sunshine, Suite 101, Springfield, MO

Ford Motor Credit Company
4400 W. 109th St., Overland Park, KS

Ford Motor Credit Company
1411 Opus Place Suite 100, Downers Grove, IL

Foremost Financial Services Corporation
2305 Lucerne Dr., Grand Rapids, MI

GMAC
326 N. Sixth Street, Blytheville, AR

GMAC
1735 Southwest Blvd., Jefferson City, MO

GMAC
1310 E. 104th, Suite 100, Kansas City, MO

GMAC
225 E. Primrose, Springfield, MO

GMAC
721 Emerson Rd., Suite 575, St. Louis, MO

GMAC
3630 S. Geyer Road, Sunset Hills, MO

GMC Financial Services
68 S. Highway 141, Peerless Park, MO

General Electric Capital Corp.
11121 Carmel Commons Blvd., Suite 200, Pineville, NC

General Motors Corporation
721 Emerson Rd., Suite 575, St. Louis, MO

General Motors Corporation
1735 Southwest Blvd., Jefferson City, MO

General Motors Corporation
3630 S. Geyer Rd., Sunset Hills, MO

General Motors Corporation
225 E. Primrose, Springfield, MO

General Motors Corporation
326 N. Sixth St., Blytheville, AR

General Motors Corporation
1310 E. 104th St., Kansas City, MO

Great American Acceptance Co.
1728 E. 31st St., Kansas City, MO

Heller Financial, Inc.
200 N. LaSalle St., Chicago, IL

King Auto Financing, Inc.
3300 South Kingshighway, St. Louis, MO

Legend Finance Company
500 Vandiver Dr., Columbia, MO

M.A.C. Acceptance Corp.
2175 N. Hwy. 67, Florissant, MO

MBP Finance, Inc. (Mechanical Breakdown Protection)
6020 Parretta Dr., Kansas City, MO

Marine Midland Automotive Financial Corp.
One Marine Midland Center, Buffalo, NY

Marine Midland d/b/a Mazda American Credit
One Marine Midland Center, Buffalo, NY

Marine Midland d/b/a Porsche Financial Services
One Marine Midland Center, Buffalo, NY

Mercury Marine Acceptance Corp.
11100 Ash, Three Fountain Plaza, Suite 104, Leawood, KS

Merit Finance Corporation
320 Brookes Drive, Hazelwood, MO

Meritor Credit Corporation
11311 Cornell Park Drive, Cincinnati, OH

Metlife Capital Credit Corporation
Ten Stamford Forum, Stamford, CT

Mitsubishi Acceptance Corporation
11100 Ash, Three Fountain Plaza, Suite 104, Leawood, KS

Mitsubishi Acceptance Corporation
2031 North Broad St., Suite 113, Lansdale, PA

Navistar Financial Corporation
1255 West 15th St., Plano, TX

Nissan Motor Acceptance Corp.
1575 Universal Avenue, Suite 200, Kansas City, MO

North American Acceptance Corp.
155 N. Main Street, St. Clair, MO

Norwest Financial Illinois, Inc.
3224 Nameoki Rd., Belmor Ct., Granite City, IL

Norwest Financial Illinois, Inc.
714 Lincoln Hwy, Fairview Heights, IL

Norwest Financial Illinois, Inc.
1647 Camp Jackson Rd., Cahokia, IL

Norwest Financial Illinois, Inc.
11901 Olive Blvd., Suite 215-217, Creve Coeur, MO

Reseda Finance Corp.
304 E. High St., Jefferson City, MO

Ride-Away Credit, Inc.
5900 Troost, Kansas City, MO

River State Financial Corp.
8444 Florissant Rd., Cool Valley, MO

Robert Crouse Co., Inc.
3rd & Nebraska Streets, Mound City, MO

Ronchetti Acceptance Corporation
2008 N. Belt, St. Joseph, MO

Sears Consumer Financial Corporation
7302 Raytown Rd., Raytown, MO

Security Pacific Automotive Financial Services Corp.
9200 Ward Parkway, Suite 650, Kansas City, MO

Sercurity Pacific Credit Corp.
9200 Ward Parkway, Suite 650, Kansas City, MO

Security Pacific Financial Services, Inc.
4101 McEwen Road, Suite 290, Dallas, TX

Security Pacific Financial Services, Inc.
14206 E. 4th Ave., Suite 344, Aurora, CO

Security Pacific Housing Services, Inc.
6900 College Blvd., Suite 380, Overland Park, KS

The CIT Group/Equipment Financing, Inc.
1015 Locust St., St. Louis, MO

The CIT Group/Sales Financing, Inc.
9225 Ward Parkway, Suite 260, Kansas City, MO

Toyota Motor Credit Corporation
8101 College Blvd., Suite 230, Overland Park, KS

Tri-State Financial Corp. d/b/a American Security Finance
42 Worthington Access Dr., Maryland Heights, MO

VW Credit, Inc.
10401 Holmes Avenue, Suite 301, Kansas City, MO

VW Credit, Inc.
1650 E. Battlefield, Springfield, MO

VW Credit, Inc.
1807 Park 270 Drive, Suite 200, St. Louis, MO

Volvo Finance North America, Inc.
King Road Bldg., Rockleigh, NJ

Whirlpool Acceptance Corp.
262 Quigley Blvd., New Castle, DE

FINANCING INSTITUTION REGISTRANTS IN MISSOURI ON JUNE 30, 1988

Agmo Corporation
615 Locust Street, Columbia, MO

Agristor Credit Corporation
250 Bishops Way, Brookfield, WI

Alandar Finance Co.
1018 Orchard Lakes, St. Louis, MO

American Home Financial Services, Inc.
10555 Marty, Overland Park, KS

American Transfer Corp.
712 Rivermount, St. Louis, MO

Associates Financial Services Company of Missouri, Inc.
1041 Cave Springs Blvd., St. Charles, MO

Associates Financial Services Company of Missouri, Inc.
4821 Noland Rd., Kansas City, MO

Auto Finance Co. d/b/a/ Consumer Acceptance Co.
10432 Page Avenue, Overland, MO

BBC Finance, Inc.
8050 Watson Rd., Suite 169, St. Louis, MO

BPO Finance Corp.
422 Wards Corner Rd., Loveland, OH

Bencharge Credit Service of America, Inc.
200 Beneficial Center, Peapack, NJ

Bencharge Credit Service of America, Inc.
8771 W. 95th St., Overland Park, KS

Beta Finance Company, Inc.
8450 Broadway, Merrillville, IN

Buyer's Finance Company
202 S. 3rd, Suite 213, Louisiana, MO

Chrysler Credit Corporation
10401 Holmes Avenue, Suite 301, Kansas City, MO

Chrysler Credit Corporation
1650 East Battlefield, Springfield, MO

Chrysler Credit Corporation
1807 Park 270 Drive, Suite 200, St. Louis, MO

Chrysler First Financial Services Corp.
969 Executive Parkway, Suite 210, St. Louis, MO

Concord Financial Services, Inc.
1100 Main, City Center Square, Suite 1050, Kansas City, MO

Concord Financial Services, Inc.
One Michael Ave., Farmingdale, NY

Dealers Acceptance Corporation
6609 Clayton Road, Suite One West, Clayton, MO

Denrich Leasing, Inc.
9201 Ward Parkway, Kansas City, MO

Deutsche Credit Corporation
2333 Waukegan Road, Deerfield, IL

Deutz-Allis Credit Corporation
4228 S. Hocker, Bldg. 12, Independence, MO

Federal Collection Agency
8050 Watson Road, Suite 201, St. Louis, MO

Fleet Finance, Inc.
9666 Olive Blvd., Suite 150, St. Louis, MO

Global Financial Corporation
2918 Mercier, Kansas City, MO

Goldome Credit Corporation
Two Perimeter Park South, Bermingham, AL

Hallmark Credit Corporation
25th & McGee Trafficway, Kansas City, MO

Hearing Aid Systems, Inc.
1925-L East Bennett, Springfield, MO

Household Retail Services, Inc.
700 North Wood Dale Dr., Wood Dale, IL

K W Finance, Inc.
205 Kipling Way, St. Charles, MO

Levitz Credit Corporation
601 Naamans Road, Claymont, DE

Manchester Investment Company
3144 Morganford, St. Louis, MO

Marine Midland Automotive Financial Corp.
900 N. State Parkway, Schaumburg, IL

Mazda American Credit
900 N. State Parkway, Schaumburg, IL

Mercury Marine Acceptance Corporation
969 Executive Parkway, St. Louis, MO

Mobil Oil Credit Corporation
210 W. 10th Street, Kansas City, MO

Monetary Investment Inc.
13700 E. 42nd Terrace, Suite 202, Independence, MO

PacifiCorp Business Credit, Inc.
111 S.W. Fifth Avenue, #2800, Portland, OR

PacifiCorp Credit, Inc.
111 S.W. Fifth Avenue, #2800, Portland, OR

Pelican Finance Corp.
3 Persimmon, Florissant, MO

Porshe Financial Services
900 N. State Parkway, Schaumburg, IL

Remodelers National Funding Corp.
6300 Enterprise Road, Suite 105, Kansas City, MO

Saab-Scania Financial Services Corp.
Saab Drive, Box 697, Orange, CT

Saab-Scania Financial Services Corp.
One Marine Midland Center, 20th Floor, Buffalo, NY

Saab-Scania Financial Services Corp.
900 N. State Parkway, Suite 150, Schaumburg, IL

Security Mutual Funding, Inc.
10800 Financial Center Parkway, Suite 240, Little Rock, AR

Security Pacific Financial Service, Inc.
14206 E. 4th Avenue, Suite 344, Aurora, CO

Security Pacific Financial Service, Inc.
9888 Carroll Centre Rd., #100, San Diego, CA

Security Pacific Financial Service, Inc.
18952 MacArthur Blvd., #102, Irvine, CA

Security Pacific Financial Service, Inc.
7240 Shadeland Station, #230, Indianapolis, IN

Security Pacific Financial Service, Inc.
4101 McEwen Rd., Suite 290, Dallas, TX

Subaru Credit Corporation
900 N. State Parkway, Schaumburg, IL

The Dartmouth Plan, Inc.
314 N. Broadway, St. Louis, MO

Twenco Financial Corporation
6045 Martway, Mission, KS

U.S.P., Inc.
609 Plaza Towers, Springfield, MO

Union Mortgage Company, Inc.
11500 Olive Boulevard, Suite 202, St. Louis, MO

Universal Acceptance Company
1100 Schmidt Road, West Bend, WI

VW Credit, Inc.
10401 Holmes Avenue, Suite 301, Kansas City, MO

VW Credit, Inc.
1650 East Battlefield, Springfield, MO

VW Credit, Inc.
1807 Park 270 Drive, Suite 200, St. Louis, MO

WCI Financial Corp.
852 Feehanville Dr., Mount Prospect, IL

Westinghouse Credit Corporation
10401 Holmes Rd., Suite 470, Kansas City, MO

Wetterau Finance Company
8920 Pershall Road, Hazelwood, MO

World Financial Network, Inc.
4590 E. Broadway St., Columbus, OH

PREMIUM FINANCE REGISTRANTS IN MISSOURI ON JUNE 30, 1988

A.I. Credit Corporation
160 Water Street, New York, NY

AFCO Credit Corporation
10 Hanover Street, New York, NY

AMGRO, Inc.
975 Mechanics Tower, Worcester, MA

Accredited Premium Acceptance Corp.
7736 Forsyth Blvd., Clayton, MO

American Interinsurance Service, Inc.
4720 Kingsway Drive, Indianapolis, IN

American Savings Mortgage Corp.
112 West Way, Lake Jackson, TX

Arlan Service Company
10577 Frontenac Woods, St. Louis, MO

Auto-Owners Insurance Co.
6101 Anacapri Blvd., Lansing, MI

Avalon Finance Company, Inc.
5350 College Blvd., Overland Park, KS

BIC Premium Finance Corp.
2230 Mason Lane, Manchester, MO

Bank of Sikeston
P.O. Box 1028, Sikeston, MO

Boatmen's Bancshares, Inc.
100 N. Broadway, St. Louis, MO

Boatmen's Bancshares, Inc.
7800 Forsyth, Clayton, MO

Boatmen's Bancshares, Inc.
10th & Baltimore, Kansas City, MO

Boatmen's Bancshares, Inc.
117 Park Central Square, Springfield, MO

Budget Insurance Premium, Inc.
4807 Rockside Rd., Independence, OH

Cananwill Consumer Discount Company
10 S. Broadway, Suite 445, St. Louis, MO

Capital Premium Plan, Inc.
1320 E. Morehead St., Charlotte, NC

Citizens Bank of Newburg
P.O. Box H, Newburg, MO

Dent County Bank
P.O. Box 349, Salem, MO

Epic Premium Finance Corp.
2230 Mason Lane, Manchester, MO

Equity Premium Finance Co., Inc.
905 W. Walnut, Blue Springs, MO

Executive Financial Services, Inc.
9120 Nieman Rd., Overland Park, KS

First State Bank and Trust Co.
5th & Broadway, Pittsburg, KS

First State Bank of Caruthersville
100 West Third St., Caruthersville, MO

First State Bank of Dexter
20 W. Stoddard, Dexter, MO

Franklin Finance, Inc.
9300 W. 110th Street, Suite 500, Overland Park, KS

Gateway America Financial Corp.
339 N. Williams, Moberly, MO

General Agents Premium Finance Co., Inc
5701 E. Loop 820 South, Fort Worth, TX

Great American Insurance Co.
580 Walnut St., Cincinnati, OH

Guaranteed Homes, Inc.
3500 S. Service Road, Suite 6, Lake St. Louis, MO

INAC Corp.
1600 Arch Street, 25 Tower Bldg., Philadelphia, PA

ITT Financial Services
2121 William St., Cape Girardeau, MO

ITT Financial Services
705 Vandiver Drive, Suite E, Columbia, MO

ITT Financial Services
243 W. Main, Flat River, MO

ITT Financial Services
37 Flower Valley Shopping Center, Florissant, MO

ITT Financial Services
3709 Noland Road, Suite C & D, Independence, MO

ITT Financial Services
108 E. High Street, Jefferson City, MO

ITT Financial Services
3035 LeMay Ferry Road, Mehlville, MO

ITT Financial Services
2055 N. Commercial Street, Harrisonville, MO

ITT Financial Services
944 South Kings Highway, Sikeston, MO

ITT Financial Services
1650 E. Battlefield Road, #110, Springfield, MO

ITT Financial Services
2758 S. Campbell Street, Springfield, MO

ITT Financial Services
10501 Watson Road, Sunset Hills, MO

ITT Financial Services
299-301 E. Business Route 50, Warrensburg, MO

ITT Financial Services
1721 Heritage Hills Drive, Washington, MO

ITT Financial Services
236 W. Main Plaza, West Plains, MO

ITT Financial Services
2787 W. Clay, St. Charles, MO

ITT Financial Services
1901 N. Westwood Executive Mall, Poplar Bluff, MO

ITT Financial Services
6053 N. Antioch Rd., #B-4, Gladstone, MO

ITT Financial Services
15418 Manchester Rd., #B-16, Ellisville, MO

ITT Financial Services
12034 Blue Ridge Extension, Unit 8, Grandview, MO

ITT Financial Services
12256 St. Charles Rock Rd., Bridgeton, MO

Imperial Premium Finance, Inc.
Raritan Plaza II, Raritan Center, Edison, NJ

JAS Investments
3534-I E. Sunshine, Springfield, MO

Jefferson Bank of Missouri
700 Southwest Blvd., Jefferson City, MO

KAP Finance
500 Nichols Rd., Kansas City, MO

KAR Financing
5350 College Blvd., Suite 201, Overland Park, KS

MONY Credit Corporation
1740 Broadway, New York, NY

Macley Service Company
35 Westwood Court, St. Louis, MO

Medical Protective Finance, Corp.
5814 Reed Rd., Fort Wayne, IN

Miami Investment Co., Inc.
P.O. Box 469, Miami, OK

Mid-America Premium Acceptance Corporation
52 Maryland Plaza, St. Louis, MO

Midwest Allied Credit Corp.
7736 Forsyth Blvd., Clayton, MO

Mimco Premium Finance Company
7736 Forsyth Blvd., Clayton, MO

Money Market Finance Co.
800 Enterprise Dr., Suite 143, Oak Brook, IL

Moore Group, Inc. d/b/a Premium Installment Service
2525 Cumberland Parkway, Atlanta, GA

Navistar Financial Corporation
600 Woodfield, Schaumburg, IL

Northwest Premium Finance Company
7736 Forsyth Blvd., Clayton, MO

PAM Finance Co.
1640 Powers Ferry Rd., Bldg. 3, Marietta, GA

Penco Finance Company
1842 Derry Street, Harrisburg, PA

Premium Financing Specialists
13520 Wyandotte, Grandview, MO

Progressive Premium Budget, Inc.
3401 Enterprise Pkwy., Beachwood, OH

RIFCO
P.O. Box 1696, Houston, TX

Roosevelt Bank, A Federal Savings Bank
900 Roosevelt Parkway, Chesterfield, MO

Security Pacific Ins. Premium Financing, Inc.
#12 Executive Campus, Suite 310, Cherry Hill, NJ

Silvey Corporation
3301 West Broadway, Columbia, MO

Specialty Premium Finance Co.
1001 E. 101st Terrace, Suite 325, Kansas City, MO

Sterling Premium Finance Corp.
2230 Mason Lane, Manchester, MO

Tifco, Inc.
48 West Seegers Road, Arlington Hghts, IL

Transamerica Premium Finance Corporation
Two Ravinia Drive, Suite 710-A, Atlanta, GA

Treaty House d/b/a "Mr. Budget"
3169 Holcomb Bridge, Norcross, GA

Union Bank
120 W. 12th, Kansas City, MO

United American Acceptance Corp.
1750 University Drive, Coral Springs, FL

Universal Premium Acceptance Corporation
9034 Natural Bridge Road, St. Louis, MO

Washington County Mercantile Bank
121 E. High Street, Potosi, MO

Wer-Bec Financial Services, Inc.
P.O. Box 80, Crystal City, MO

Whirlpool Leasing Services, Inc.
5151 Indian Trail Industrial Parkway, Suite 235, Norcross, GA

SALE OF CHECKS REGISTRANTS IN MISSOURI ON JUNE 30, 1988

American Express Travel Related Services Company
200 Vesey Street, World Financial Center, New York, NY

B&W Corporation Baker's Big Star
1st and King Street, Portageville, MO

BA Cheque Corporation
201 Mission Street, San Francisco, CA

Boatmen's Bancshares, Inc.
100 North Broadway, St. Louis, MO

Boonville United Super, Inc.
736 Fifth (Main) St., Boonville, MO

Check Casher, Inc.
3827½ Main, Kansas City, MO

Citicorp Services, Inc.
8430 West Bryn Mawr, 9th Floor, Chicago, IL

Comdata Network, Inc.
2209 Crestmoor Road, Nashville, TN

Community Drug, Inc.
128 N. Main, De Soto, MO

DMCD Incorporated
310 N. Washington, East Prairie, MO

De Soto Cigar Money Order Account
502 South Main, De Soto, MO

Eastgate Foods, Inc.
2006 E. Broadway, Columbia, MO

Express Money Order, Inc.
8711 St. Charles Rock Rd., St. Louis, MO

Fast Stop Markets, Inc.
1101 Vine Street, Festus, MO

Grand North Market Money Order Account
2400 N. Grand, St. Louis, MO

Hy-Vee Food Stores, Inc.
1801 Osceola Avenue, Chariton, IA

Kansas City Check Cashers, Inc.
3111 Main, Kansas City, MO

Koettings Foodway, Inc.
20 Plaza Drive, Ste. Genevieve, MO

Laredo Corporation, d/b/a Money Express
3712 Broadway, Kansas City, MO

Liberty Supermarket of Sikeston, Inc.
120 Industrial Drive, Sikeston, MO

Mercantile Bancorporation, Inc.
One Mercantile Tower, St. Louis, MO

Munford, Inc. t/a Majik Markets
1860-74 Peachtree Road, Atlanta, GA

National Money Order Service
4938 Natural Bridge, St. Louis, MO

Nowells on Nifong, Inc.
505 E. Nifong, Columbia, MO

PJ's Party Shoppe
2522 E. 9th Street, Kansas City, MO

Republic Money Orders, Inc.
P.O. Box 2048, Dallas, TX

Retail Grocers Association of Greater Kansas City
2809 W. 47th Street, Shawnee Mission, KS

Sur-Safe Money Order Company
Route 2, Highway 114 West, Dexter, MO

Travelers Express Company, Inc.
1550 Utica Avenue South, Minneapolis, MN

Travellers Cheque Associates Limited
154 Edward Street, Brighton, England

Tru Valu Foods, Inc.
123 E. Washington, East Prairie, MO

Union Page Drug, Inc.
5298 Page, St. Louis, MO

ABSTRACT OF REPORTS OF CONDITION OF REGISTERED CONSUMER CREDIT LENDERS AS OF THE CLOSE OF BUSINESS ON DECEMBER 31, 1986 AND DECEMBER 31, 1987

TOTAL MISSOURI BUSINESS

	305 Offices December 31, 1986	294 Offices December 31, 1987
Net Receivables	$508,148,740	$713,175,48-
Total Assets	521,382,878	965,110,887
Charges Collected and/or Earned	$ 92,198,627	$157,829,873
Insurance Income	2,744,562	3,969,007
Other Income	11,539,905	31,141,764
Total Operating Income	106,483,094	192,940,644
Operating Expenses (Incl. Inc. Taxes)	$(12,611,653)	$ 97,784,150
Interest Paid on Borrowed Funds	48,161,961	87,236,886
Total Expenses	35,550,308	185,021,036
Net Earnings	$ 70,932,786	$ 7,919,608

PORTION ATTRIBUTABLE TO INSTALLMENT LOAN BUSINESS

	December 31, 1986	December 31, 1987
Net Receivables	$235,950,956	$298,070,511
Total Assets	252,361,703	317,465,920
Charges Collected and/or Earned	$ 55,027,730	$ 85,907,178
Insurance Income	2,664,976	2,872,467
Other Income	1,924,320	5,331,763
Total Operating Income	59,617,026	94,111,408
Operating Expenses (Incl. Inc. Taxes)	$ 33,741,439	$ 65,868,971
Interest Paid on Borrowed Funds	21,087,683	25,082,407
Total Expenses	54,829,122	90,951,378
Net Earnings	$ 4,787,904	$ 3,160,030